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NOTE.

Owing to the confusion consequent upon the publication of this first number of THE BUSINESS MAGAZINE, under new management, a few mistakes have been made. In some copies the folios will be found to be a little out from page 72 onward. Readers will kindly overlook this small error.

The Business Magazine

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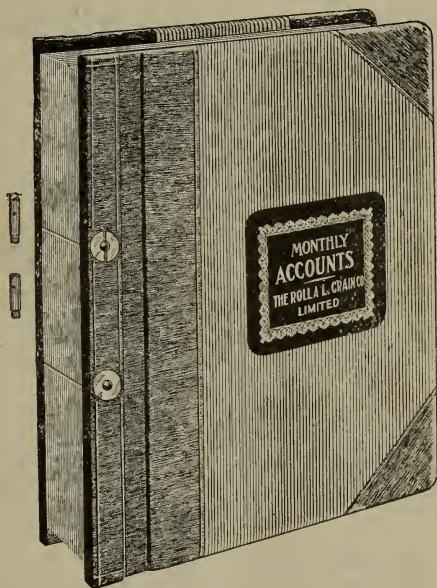
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Inside with the Publishers

— OF —

The Business Magazine

HEREWITH we present to the public the first number of our new magazine, which we have sub-designated The Home Magazine of the Busy Man and His Family. This first number will give our readers some idea of the scope of the publication. Taking it all round we consider this an excellent initial number.

Starting from it as our basis, we are going to modify and improve our plan month by month, and so by degrees advance towards our ideal. A steady improvement from one month to the next means a lot of hard and constant work, but we are determined to move ahead.

Our thanks are due to those patrons of the other publications of the MacLean Publishing Company who subscribed to The Business Magazine before it saw the light. The faith reposed by these early subscribers in our ability to produce a readable and valuable magazine is most gratifying. Their numbers were by no means small. In fact we were much surprised at the interest which was manifested and which evinced itself in the volume of subscriptions. Another pleasing feature was that so very few gave us refusals. In fact, up to the time of going to press only three refusals were received.

A letter similar to that reproduced on the opposite page gives some idea of the strong position we occupy as a publishing company in the esteem of the men and women of affairs in Canada. The writer but expresses in writing what many express in words and in thought.

To repeat what has been said before in connection with our plans for this Business Magazine, our aim is to give our subscribers all that is most readable and most instructive in the magazines of the world. What business man can hope for a moment by his own effort and at his own expense to keep in touch with even one-tenth of the magazines and reviews that appear from the press to-day ! Yet here is his opportunity to get the very best at small expense. Our staff search the magazines for him. Our presses reproduce the selected articles, and in the Business Magazine he or she gets it all for the nominal sum of \$2.00 a year.

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The Approbation of a Canadian Grocer

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Port Hope, Ont.,
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Dear Sirs,—

Enclosed find subscription form filled out for your new venture, "The Business Magazine."

I was almost your first subscriber to The Canadian Grocer, nearly 20 years ago, and have always profited by keeping in touch with each issue. I have no doubt but your new book will maintain the high standard of your other publications.

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THE BUSINESS MAGAZINE

Vol. XI.

OCTOBER, 1905.

No. 1.

The Orient Appraised.

BY HON. O. P. AUSTIN IN THE NATIONAL GEOGRAPHIC MAGAZINE.

This is a study in figures—figures that mystify by their very magnitude. In the main the writer attempts to show that it is by increasing transportation facilities that an undreamed of trade will spring up in the Orient. He explains what railways have done for Japan's trade, and appraises what they will do for trade in other parts of the East.

WITHOUT transportation there can be no commerce. As civilization has advanced, commerce developed, transportation cheapened, and the wants of man expanded, the importance of the commercial prize of the Orient has increased until its value has to-day reached the enormous sum of nearly 3,000 millions of dollars per annum.

In 1805 the world had not a single steamer upon the ocean, a single mile of railway on land, a single span of telegraph upon the continents, or a foot of cable beneath the ocean. In 1905 it has over 18,000 steam vessels, 500,000 miles of railway, and more than 1,000,000 miles of land telegraph, while the very continents are bound together and given instantaneous communication by more than 200,000 miles of ocean cables, and the number of telephone messages sent aggregate 6,000 millions annually, and one-half of them in the United States alone.

The effect of this enormous increase in the power of production, transportation, and communication has been to multiply commerce in all parts of the world. The world's international commerce, which a single century ago was less than two billions of dollars, is now 22 billions, and the commerce of the Orient, which was less than 200 million dollars, is now nearly 3,000 millions.

The population of Asia and Oceania is 850 millions, while that of all other parts of the world combined is but about 750 millions. Its land area is 18 million square miles, and that of all other parts of the world 34 millions; yet its commerce is slightly less than three billions of dol

lars, and that of other parts of the world 19 billions. This gives an average commerce in the entire Orient of about three dollars per capita per annum, while the average in all the rest of the world combined is 27 dollars per capita per annum. Thus the Orient, which has more than one-half of the world's population and more than one-third of its land area, has now but one-ninth as great as the average per capita in all other parts of the world combined. That section of the world which we are considering as the Orient, while it has more than one-half of the population and one-third of the land area of the world, has but about one-tenth of the world's railways and less than one-tenth of its telegraph lines. Can there be any doubt that this is at least one of the great causes of the fact that it has but one-eighth of the world's commerce? The people of the Orient are, as a rule, industrious, painstaking, and now disposed to commercial intercourse with the Occident, but without facilities for transporting their products from the interior to the seaboard, where they may sell or exchange them for products of the other parts of the world, they are powerless to develop a great commerce.

The three great countries of the Orient are China, India and Japan. They have about nine-tenths of the population of what is generally known as the Orient, and the relative development of commerce among these three great groups of Oriental people which are or are not supplied with railways should be at least suggestive as to the effect of railways upon commerce and commercial growth. Railway construction in India began about 1853, but did not make rapid development until more recent years. In Japan railway building began about 1872, but most of the development has occurred during the past decade. In China nearly all of the railway now existing has been constructed since 1900, and under circumstances which have not permitted its development as a system which would have material effect upon commerce. We may, then, fairly compare the growth of commerce in these three great Oriental countries, two of them with young but rapidly developing railway systems, the other with practically none.

The foreign commerce of China, with its 400,000 industrious people, but no railways, has grown but \$160,000,000 since 1870; that of India, with 300,000,000 people and a system of railways, has grown \$258,000,000, and that of Japan, with only 45,000,000 and a system of railways, has grown \$215,000,000. The Chinaman is known by those familiar with the conditions of the Orient as a natural trader and business man. A large share of the trade in the Orient is in the hands of the Chinese, and the positions of trust in the great banking establishments are largely held

by Chinamen, yet, despite these commercial characteristics of the Chinamen, the foreign commerce of China, with no railway system, is about 85 cents per capita; that of India, with 28,000 miles of railway, is about \$2 25 per capita, and that of Japan, with 4,500 miles of railway, is \$5.86 per capita. In other words, the commerce of China, without a system of railways, is about one-third as much per capita as that of India, and one-sixth as much per capita as that of Japan, each of which has one mile of railway for each 10,000 inhabitants.

But there is another feature of this recent railway development in the East which must be considered as likely to prove of great importance in the future relations of the Orient with the Occident. China has 2,000 miles of railway, most of it connected with the great Trans-Siberian line, and several thousand miles more have been authorized or definitely proposed. French Indo-China, lying just at the south of China, has over 1,000 miles constructed and many new lines projected, while the Malayan Peninsula, still further at the south, has some 300 miles, Siam about 350 miles, and Burmah 1,500 miles. The French Indo-China system is to be connected with the railways of China by a line 230 miles long, now under construction, at a prospective cost of some twenty million dollars. The railway lines under construction or projected in China promise to extend to her southwest border, where a few hundred miles of railway would connect them with the systems of Burmah, which in turn will connect with that of India, about 28,000 miles in length.

From India the railway system again stretches westward into Persia, and the construction of but a few hundred miles would put this great system into communication with the 2,000 miles of road in Asiatic Turkey, which in turn connects with the railways of Southern Europe, while a comparatively short stretch of road at the north of India would also connect the Indian railway system of Europe with that of China at the north, and, now that the construction of a few short links would furnish another continuous line from China to Europe at the south, we may confidently expect that the traveler may, within a comparatively few years, make the entire circuit of Eurasia by rail, travelling comfortably from Paris through the countries of Northwestern Europe, Russia, and Siberia, into China, and thence southward through Indo-China, Burmah, India, Persia, Turkey, and the countries of Southern Europe to the place of starting. The development which would come to the commerce of Europe with the Orient through the operation of this great railway circuit of the Eurasian continent could but be of great importance.

While it is a fact that the Orient, with more than half of the world's

population and one-third of its land area, has now but one-tenth of its railways and telegraphs, and one-eighth of its commerce, we are not justified in considering its commercial prize as of little value, present or prospective. The total commerce of Asia and Oceania, which we may broadly consider under this title, is nearly \$3,000,000,000, about equally divided between imports and exports, and its percentage of growth, even with the limited railway facilities offered, has been quite as rapid in recent years as that of the more favored Occident. The commerce of India is four times as great as when its railway system was begun, and that of Japan is six times as great as at the beginning of the construction of its railways, and we may therefore expect that the development of the great railway systems now projected in China, Korea, Indo-China, Siam, Burmah, Malayan Peninsula, the Dutch East Indies and the Philippines, with the additions planned for India, Japan, Siberia, and Australia, will enormously increase the commerce of that part of the world.

The imports of all the countries and islands of Asia and Oceania now amount to nearly as much as the total exports of the United States. At present we supply but about 8 per cent. of that great importation, and it needs but a moment of reflection to realize what an addition it would give to our foreign trade if we could treble or quadruple our shares in the growing imports of that great section.



Pigs is Pigs.

BY ELLIS PARKER BUTLER IN AMERICAN ILLUSTRATED MAGAZINE.

Every month the publishers of THE BUSINESS MAGAZINE will print what they consider the best short story dealing with the commercial world which has appeared in the current magazines. This month's selection is a rare good yarn, a care-reliever, a laugh-inducer, a genuine old-time funny story of the Irish persuasion. It will cheer you up, so don't omit reading it.

MIKE FLANNERY, the Westcote agent of the Interurban Express Company, leaned over the counter of the express office and shook his fist. Mr. Morehouse, angry and red, stood on the other side of the counter, trembling with rage. The argument had been long and heated, and at last Mr. Morehouse had talked himself speechless. The cause of the trouble stood on the counter between the two men. It was a soap box across the top of which were nailed a number of strips, forming a rough but serviceable cage. In it two spotted guinea-pigs were greedily eating lettuce leaves.

"Do as you loike, then!" shouted Flannery, "pay for thim an' take thim, or don't pay for thim and leave thim be. Rules is rules, Misther Morehouse, an' Mike Flannery's not goin' to be called down fer breakin' of thim."

"But, you everlastingly stupid idiot!" shouted Mr. Morehouse, madly shaking a flimsy printed book beneath the agent's nose, "can't you read t herc--In your own plain printed rates? 'Pets, domestic, Franklin to Wes.cote, f i properly boxed, twenty-five cents each.'" He threw the book on the counter in disgust. "What more do you want? Aren't they pets? Aren't they domestic? Aren't they properly boxed? What?"

He turned and walked back and forth rapidly; frowning ferociously. Suddenly he turned to Flannery, and, forcing his voice to an artificial calmness, spoke slowly, but with intense sarcasm.

'Pets,' Le said, 'P-e-t-s! Twenty-five cents each. There are two of them. One! Two! Two times twenty-five are fifty! Can you understand that? I offer you fifty cents.'

Flannery reached for the book. He ran his hand through the pages and stopped at page sixty-four.

"An' I don't take fifty cints," he whispered in mockery. "Here's the rule for ut. 'Whin the agint be in anny doubt regardin' which of two rates applies to a shipment, he shall charge the larger. The consign-ey may file a claim for the overcharge.' In this case, Misther Morehouse, I be in doubt. Pets thim animals may be, an' domestic they be, but pigs, I'm blame sure they do be, an' me rules says plain as the nose on

yer face, 'Pigs, Franklin to Westcote, thirty cints each.' An' Mister Morehouse, by me arithmetical knowledge two times thurty comes to sixty cints."

Mr. Morehouse shook his head savagely.

"Nonsense!" he shouted, "confounded nonsense, I tell you! Why, **you** poor ignorant foreigner, that rule means common pigs, domestic pigs, not guinea-pigs!"

Flannery was stubborn.

"Pigs is pigs," he declared, firmly. "Guinea-pigs, or dago pigs, or Irish pigs is all the same to the Interurban Express Company an' to Mike Flannery. Th' nationality of the pig creates no differentiality in the rate, Misther Morehouse! 'Twould be the same was they Dutch pigs or Rooshun pigs. Mike Flannery," he added, "is here to tind to the expriss business an' not to hould conversation wid Dago pigs in sivin-teen languages fer to discover be they Chinese or Tipperary by birth an' nativity."

Mr. Morehouse hesitated. He bit his lip and then flung his arms wildly.

"Very well!" he shouted, "you shall hear of this! Your president shall hear of this!" It is an outrage! I have offered you fifty cents. You refuse it! Keep the pigs until you are ready to take the fifty cents, but, by George, sir, if one hair of those pigs' heads is harmed I will have the law on you!"

He turned and stalked out, slamming the door. Flannery carefully lifted the soap box from the counter and placed it in a corner. He was not worried. He felt the peace that comes to a faithful servant who has done his duty and done it well.

Mr. Morehouse went home raging. His boy, who had been awaiting the guinea-pigs, knew better than to ask for them. He was a normal boy and therefore always had a guilty conscience when his father was angry. So the boy slipped quietly around the house. There is nothing so soothing to a guilty conscience as to be out of the path of the avenger.

Mr. Morehouse stormed into the house.

"Where's the ink?" he shouted at his wife as soon as his foot was across the door-sill.

Mrs. Morehouse jumped, guiltily. She never used ink. She had not seen the ink, nor moved the ink, nor thought of the ink, but her husband's tone convicted her of the guilt of having borne and reared a boy, and she knew that whenever her husband wanted anything in a loud voice the boy had been at it.

"I'll find Sammy," she said, meekly.

When the ink was found Mr. Morehouse wrote rapidly, and he read the completed letter and smiled a triumphant smile.

"That will settle that crazy Irishman!" he exclaimed. "When they get that letter he will hunt another job, all right!"

A week later Mr. Morehouse received a long official envelope with the card of the Interurban Express Company in the upper left corner. He tore it open eagerly and drew out a sheet of paper. At the top it bore the number A6754. The letter was short. "Subject—Rate on guinea-pigs," it said, "Dr. Sir—We are in receipt of your letter regarding rate on guinea-pigs between Franklin and Westcote, addressed to the president of this company. All claims for overcharge should be addressed to the Claims Department."

Mr. Morehouse wrote to the Claims Department. He wrote six pages of choice sarcasm, vituperation and argument, and sent them to the Claims Department.

A few weeks later he received a reply from the Claims Department. Attached to it was his last letter.

"Dr. Sir," said the reply. "Your letter of the 16th inst., addressed to this Department, subject rate on guinea-pigs from Franklin to Westcote, rec'd. We have taken up the matter with our agent at Westcote, and his reply is attached herewith. He informs us that you refused to receive the consignment or to pay the charges. You have therefore no claim against this company, and your letter regarding the proper rate on the consignment should be addressed to our Tariff Department."

Mr. Morehouse wrote to the Tariff Department. He stated his case clearly, and gave his arguments in full, quoting a page or two from the encyclopedia to prove that guinea-pigs were not common pigs.

With the care that characterizes corporations when they are systematically conducted, Mr. Morehouse's letter was numbered, O. K'd, and started through the regular channels. Duplicate copies of the bill of lading, manifest, Flannery's receipt for the package and several other pertinent papers were pinned to the letter, and they were passed to the head of the Tariff Department.

The head of the Tariff Department put his feet on his desk and yawned. He looked through the papers carelessly.

"Miss Kane," he said to his stenographer, "take this letter. 'Agent, Westcote, N.J. Please advise why consignment referred to in attached papers was refused domestic pet rates.'"

Miss Kane made a series of curves and angles on her note book and waited with pencil poised. The head of the department looked at the papers again.

"Huh! guinea-pigs!" he said. "Probably starved to death by this time! Add this to that letter: 'Give condition of consignment at present.'"

He tossed the papers on to the stenographer's desk, took his feet from his own desk and went out to lunch.

When Mike Flannery received the letter he scratched his head.

"Give prisint condition," he repeated, thoughtfully. "Now what do thim clerks be wantin' to know, I wonder! 'Prisint condition,' is ut? Thim pigs. praise St. Patrick, do be in good health, so far as I know, but I niver was no veternaire surgeon to Dago pigs. Mebbly thim clerks wants me to call in the pig docther an' have their pulses took. Wan thing I do know, howiver, which is they've glorious appytites for pigs of their soize. Ate? They'd ate the brass padlocks off a barn door! If the paddy pig, by the same taken, ate as hearty as these Dago pigs do, there'd be a famine in Ireland."

To assure himself that his report would be up to date, Flannery went to the rear of the office and looked into the cage. The pigs had been transferred to a larger box—a dry goods box.

"Wan—two—t'ree—four—foive—six—sivin—eight!" he counted. "Sivin spotted an' wan all black. All well an' hearty an' all eatin' loike ragin' hippypotty-musses." He went back to his desk and wrote.

"Mr. Morgan, Head of Tariff Department," he wrote. "Why do I say Dago pigs is pigs because they is pigs and will be til you say they ain't which is what the rule book says stop your jollying me you know it as well as I do. As to health they are well and hoping you are the same. P. S. There are eight now the family increased all good eaters. P. S. I paid out so far two dollars for cabbage which they like shall I put in bill for same what?"

Morgan, head of the Tariff Department, when he received this letter, laughed. He read it again and became serious.

"By George!" he said. "Flannery is right. 'Pigs is pigs.' I'll have to get authority on this thing. Meanwhile, Miss Kane, take this letter: "Agent, Westcote, N.J. Regarding shipment guinea-pigs. File No. A6754. Rule 83, General Instruction to Agents, clearly states that agents shall collect from consignee all costs of provender, etc., etc., required for live stock while in transit or storage. You will proceed to collect same from consignee."

Flannery received this letter next morning, and when he read it he grinned.

"Proceed to collect," he said, softly. "How thim clerks do loike to be talkin'! Me proceed to collect two dollars and twinty-foive cints off

Misther Morehouse! I wonder do thim clerks know Misther Morehouse? I'll git it! Oh, yes! 'Misther Morehouse, two an' a quarter, plaze. 'Cert'nly, me dear frind Flannery. Delighted!' Not!"

Flannery drove the express wagon to Mr. Morehouse's door. Mr. Morehouse answered the bell.

"Ah, ha!" he cried as soon as he saw it was Flannery. "So you've come to your senses at last, have you? I thought you would! Bring the box in."

"I hev no box," said Flannery, coldly. "I hev a bill again Misther John C. Morehouse for two dollars and twinty-foive cints for kebbages aten by his Dago pigs. Wud you wish to pay ut?"

"Pay— Cabbages—!" gasped Mr. Morehouse. Do you mean to say that two little guinea-pigs—"

"Eight!" said Flannery. "Papa an' mamma an' the six chuder. Eight!"

For answer Mr. Morehouse slammed the door in Flannery's face. Flannery looked at the door reproachfully.

"I take ut the con-sign-y don't want to pay for thim kebbages," he said. "If I know signs of refusal, the con-sign-y refuses to pay for wan dang kebbage leaf an' be hanged to me!"

Mr. Morgan, the head of the Tariff Department, consulted the president of the Interurban Express Company regarding guinea-pigs, as to whether they were pigs or not pigs. The president was inclined to treat the matter lightly.

"What is the rate on pigs and on pets?" he asked.

"Pigs thirty cents, pets twenty-five," said Morgan.

"Then of course guinea-pigs are pigs," said the president.

"Yes," agreed Morgan. "I look at it that way, too. A thing that can come under two rates is naturally due to be classed as the higher. But are guinea-pigs, pigs? Aren't they rabbits?"

"Come to think of it," said the president, "I believe they are more like rabbits. Sort of half-way station between pig and rabbit. I think the question is this—are guinea-pigs of the domestic pig family? I'll ask Professor Gordon. He is authority on such things. Leave the papers with me."

The president put the papers on his desk and wrote a letter to Professor Gordon. Unfortunately the Professor was in South America collecting zoological specimens, and the letter was forwarded to him by his wife. As the Professor was in the highest Andes, where no white man had ever penetrated, the letter was many months in reaching him. The president forgot the guinea-pigs, Morgan forgot them. Mr. Morehouse

forgot them, but Flannery did not. One-half of his time he gave to the duties of his agency; the other half was devoted to the guinea-pigs. Long before Professor Gordon received the president's letter Morgan received one from Flannery.

"About them Dago Pigs," it said, "what shall I do they are great in family life, no race suicide for them, they are thirty-two now shall I sell them do you take this express office for a menagerie, answer quick."

Morgan reached for a telegraph blank and wrote:

"Agent, Westcote. Don't sell pigs."

He then wrote Flannery a letter calling his attention to the fact that the pigs were not the property of the company, but were merely being held during a settlement of a dispute regarding rates. He advised Flannery to take the best possible care of them.

Flannery, letter in hand, looked at the pigs and sighed. The dry-goods box cage had become too small. He boarded up twenty feet of the rear of the express office to make a large and airy home for them, and went about his business. He worked with feverish intensity when out on his rounds, for the pigs required attention and took up most of his time. Some months later, in desperation, he seized a sheet of paper and wrote "160" across it and mailed it to Morgan. Morgan returned it, asking for explanation. Flannery replied:

"There be now one hundred sixty of them Dago pigs, for heavens sake let me sell off some, do you want me to go crazy, what."

"Sell no pigs." Morgan wired.

Not long after this the president of the express company received a letter from Professor Gordon. It was a long and scholarly letter, but the point was that the guinea-pig was the *Cavia aparoea* while the common pig was the genius *Sus* of the family *Suidae*. He remarked that they were prolific and multiplied rapidly.

"They are not pigs," said the president, decidedly, to Morgan. "The twenty-five cent rate applies."

Morgan made the proper notation on the papers that had accumulated in File A6754, and turned them over to the Audit Department. The Audit Department took some time to look the matter up, and after the usual delay wrote Flannery that he has had on hand one hundred and sixty guinea-pigs, the property of consignee, he should deliver them and collect charges at the rate of twenty-five cents each.

Flannery spent a day herding his charges through a narrow opening in their cages so that he might count them.

"Audit Dept." he wrote, when he had finished the count, "you are way off there may be was one hundred and sixty Dago pigs once, but

wake up don't be a back number. I've got even eight hundred, now shall I collect for eight hundred or what, how about sixty-four dollars I paid out for cabbages."

It required a great many letters back and forth before the Audit Department was able to understand why the error had been made of billing one hundred and sixty instead of eight hundred, and still more time for it to get the meaning of the "cabbages."

Flannery was crowded into a few feet at the extreme front of the office. The pigs had all the rest of the room and two boys were employed constantly attending to them. The day after Flannery had counted the guinea-pigs there were eight more added to his drove, and by the time the Audit Department gave him authority to collect for eight hundred Flannery had given up all attempts to attend to the receipt or the delivery of goods. He was hastily building galleries around the express office, tier above tier. He had four thousand and sixty-four guinea-pigs to care for. More were arriving daily.

Immediately following his authorization the Audit Department sent another letter, but Flannery was too busy to open it. They wrote another and then they telegraphed:

"Error in guinea-pig bill. Collect for two guinea-pigs, fifty cents. Deliver all to consignee."

Flannery read the telegram and cheered up. He wrote out a bill as rapidly as his pencil could travel over paper and ran all the way to the Morehouse home. At the gate he stopped suddenly. The house stared at him with vacant eyes. The windows were bare of curtains and he could see into the empty rooms. A sign on the porch said, "To Let." Mr. Morehouse had moved! Flannery ran all the way back to the express office. Sixty-nine guinea pigs had been born during his absence. He ran out again and made feverish inquiries in the village. Mr. Morehouse had not only moved, but he had left Westcote. Flannery returned to the express office and found that two hundred and six guinea-pigs had entered the world since he left it. He wrote a telegram to the Audit Department.

"Can't collect fifty cents for two Dago pigs consignee has left town address unknown what shall I do? Flannery."

The telegram was handed to one of the clerks in the Audit Department, and as he read it he laughed.

"Flannery must be crazy. He ought to know that the thing to do is to return the consignment here," said the clerk. He telegraphed Flannery to send the pigs to the main office of the company at Franklin.

When Flannery received the telegram he set to work. The six boys he had engaged to help him also set to work. They worked with the

haste of desperate men, making cages out of soap boxes, cracker boxes, and all kinds of boxes, and as fast as the cages were completed they filled them with guinea-pigs and expressed them to Franklin. Day after day the cages of guinea-pigs flowed in a steady stream from Westcote to Franklin, and still Flannery and his six helpers ripped and nailed and packed—relentlessly and feverishly. At the end of the week they had shipped two hundred and eighty cases of guinea-pigs, and there were in the express office seven hundred and four more pigs than when they began packing them.

"Stop sending pigs. Warehouse full," came a telegram to Flannery. He stopped packing only long enough to wire back, "Can't stop," and kept on sending them. On the next train up from Franklin came one of the company's inspectors. He had instructions to stop the stream of guinea-pigs at all hazards. As his train drew up at Westcote station he saw a cattle car standing on the express company's siding. When he reached the express office he saw the express wagon backed up to the door. Six boys were carrying bushel baskets full of guinea-pigs from the office and dumping them into the waggon. Inside the room Flannery, with his coat and vest off, was shoveling guinea-pigs into bushel baskets with a coal scoop. He was winding up the guinea-pig episode.

He looked up at the inspector with a snort of anger.

"Wan wagonload more an' I'll be quit of thim, an' never will ye catch Flannery wid no more foreign pigs on his hands. No, sur! They near was the death o' me. Nixt toime I'll know that pigs of whativver nationality is domestic pets—an' go at the lowest rate."

He began shoveling again rapidly, speaking quickly between breaths.

"Rules may be rules, but you can't fool Mike Flannery twice wid the same thrick—whin ut comes to live stock, dang the rules. So long as Flannery runs this expriss office—pigs is pets—an' cows is pets—an' horses is pets—an' lions an' tigers an' Rocky Mountain goats is pets—an' the rate on thim is twinty-foive cints."

He paused long enough to let one of the boys put an empty basket in the place of the one he had just filled. There were only a few guinea-pigs left. As he noted their limited number his natural habit of looking on the bright side returned.

"Well annyhow," he said, cheerfully, "'tis not so bad as ut might be. What if thim Dago pigs had been elephants!"

How We Are Being Poisoned.

BY ROBERT H. SHERARD IN LONDON MAGAZINE.

A terrible picture of the iniquities of food adulterators in England. The utter inadequacy of the Food and Drugs Act and the difficulties of securing convictions are explained. Especially does the writer direct attention to the adulteration of milk, and the terrible conditions existant in the meat trade. In comparison with England, the continental nations are far advanced in their legislation against these iniquities.

IN England, if you poison a man with metallic poisons, wilfully and from motives of greed, you get hanged; but, by going about your murder in another way, you may poison an unlimited number of people with metallic poisons, and grow rich and respected. Copper and arsenic have always been favorite poisons with murderers. They are so with the swindling tradesmen with whom we are dealing here. As to copper, here is what the British Trade Journal wrote some months ago about one of its principal uses in the wholesale poisoning of the public :

"The greening of preserved vegetables by addition of sulphate of copper can only be regarded as an abominable form of adulteration; and it is passing strange that in this year of grace it should still be necessary to endeavor to impress the fact, not only on the public generally, but upon the Government authorities and upon those who are concerned in the administration of the Food Acts, and in adjudicating under their provisions."

Of course it is not strange at all. This is an oligarchy. Our laws are made by politicians, not business men, and are administered largely by ignoramuses. Magistrates are constantly dismissing cases of copper and arsenic adulteration on the ground that the quantity in the sample under investigation is not sufficient in itself to be dangerous. I don't suppose the slow poisoner ever does give his victim "in one go" enough of his drug to kill him right off. Otherwise the chances of his detection would be much enhanced. His motto is "Slow and steady wins the race." And that is just the motto also of the adulterating tradesman.

The wiseaces on the magistrates' bench all over the country seem to ignore that most metallic poisons are accumulative: that the copper or the arsenic which your swindling tradesman rams down your throat to-day is going to join forces with the copper or the arsenic that got there yesterday and the day before, and every day for weeks and months past; that it is the last straw that breaks the camel's back; that it is the last milligramme of poison that kills, and that where metallic poisoning

in homoeopathic doses is tolerated the time must fatally come when that accumulation of doses in your system is going to take its fell effect on your health and on your life.

I have it on the authority of "The British Analytical Control" that nearly all preserved vegetables sold are "greened" with sulphate of copper. You get copper in all sorts of things. You get in lemonade. You get it in brandy. You get it in claret. The other day a young Italian model in Paris told me that before posing for a living he had been employed as cellarman in a Parisian marchand de vin's shop, and that his employer used to put two pounds' worth of coppers out of the till into each barrel of wine to give it a particularly rich color, and to mask dilution.

Arsenic you get in such a variety of foods and in such quantities that it is no wonder that every man and woman of us has his hair or her tresses simply full of the poison, for it is by the hair that the poor body saturated with metallic poison tries to eliminate the stuff. Anything that is made from glucose contains arsenic—sweets, jams, honey, treacle, and so forth. In jams you get it in two forms, for besides the glucose there is the dye of the jam to be remembered.

Most aniline dyes contain arsenic. So you may get it in the pink coloring which your fishmonger smears over your cut of stale salmon to give it the appearance of freshness. You get it in the silent spirit with which French brandy is "faked." And nearly all the cheaper brandy that is sold in English public-houses contains a percentage of silent spirit, and therefore contains arsenic. I have no doubt about it. I have seen the arsenic going into it.

The bulk of the spirit of which French brandy is composed is distilled out of beetroot. The beetroot is sliced up; and in order to get the juice out of the pulp as abundantly as possible, so many quarts of sulphuric acid are poured into each vat. I wish brandy-drinkers could see the filthy process by which their drink is obtained. The appearance of the beetroot juice before it has been completely distilled is so repulsive that it is known in the trade as "le flegme." Of course, it is refined and filtered before it goes off to the Charente district to be faked up as cognac. The filterings are sold for the manufacture of acid drops—"bonbons anglais" they are called in France—and for soap.

The spirit which comes out of the still for the first ten minutes is known in the trade as "les mauvaises odeurs" (the bad smells), and this is sold for the manufacture of absinthe and other table liqueurs. You get "les mauvaises odeurs" in the fake Chartreuse which you sip with so much gusto. The refined "flegme" is sent off to Cognac, where it is

diluted, and where, with the addition of burnt sugar and certain esters or flavorings, it comes on the market as Cognac brandy, or "fine champagne" or "grand fine," according to the amount of water which has been added.

I once lived over a grocer's shop in St. Malo, and used to help my landlady, the grocery woman, to fix up her three qualities of brandy. For the "grande fine" I used to pour six buckets of water into the barrel; for the "cognac superieur," twelve; and for the ordinary brandy I used a length of garden-hose. The spirit, as it reached her shop, used to be invoiced at 1s., 1s. 1½d., 1s. 2d. a quart. Of this the Government charges were tenpence; the other 3d. represented the wholesale price of the stuff.

I do not say that this is the kind of brandy that you get in England, though you do come across it in the East End, where some aliens run illicit stills. Most of the French brandy and nearly all the English brandy sold in England contains a percentage of this spirit, mixed with grape-juice spirit, and faked with esters and coloring to hide the addition.

The only protection we have in England against the adulterating rascals is the Food and Drugs Act, amplified by the Margarine Act. When the Food and Drugs Act first came into force, it frightened the rogues into temporary honesty. I have very good proof of this in some figures which were given me by Mr. E. W. T. Jones, the Public Analyst for the County of Staffordshire. He was kind enough to look over his old reports, and this is the statement he made to me:

"The points I have noticed are that when adulteration was first attacked in 1873 the percentage of adulteration was 54 per cent.; in 1874 it was 47.6 per cent.; and in 1875 (when the first Food and Drugs Act, amended and amplified by further legislation in 1879 and 1899, came into force) it had dropped to 17.3 per cent."

In 1903 the percentage of adulterated samples detected by the public analyst all over the country was 7.9 per cent. This looks at first sight as if the Acts had had a wonderful effect in protecting the public. The truth is quite the reverse.

The Food and Drugs Act, which you can buy for three-halfpence, is the adulterator's handy vade-mecum. It teaches him how to swindle with impunity. It teaches him to avoid the coarser forms of fraud and to be scientific in his roguery. He learns that it is risky to put sand in his sugar or water into his milk, but he learns also that where no legal standard exists he can sell anything he likes under a fraudulent name.

The machinery by which the Act is put into operation is deplorably defective. The sanitary inspectors, who are admirable public servants

are shockingly overworked and shockingly underpaid. Dr. Bostock Hill, the Public Analyst for the County of Warwickshire, said to me :

“Every sanitary inspector has more put upon him by Government and by the municipal authorities than he can do.”

He has a multiplicity of most responsible duties, and is expected to have a multiplicity of scientific acquirements. He must have the nose of a jackal and the eye of a lynx. He must know all about architecture, drainage, water, food, meat. All this is expected of him; and in return what does he get? The barest of livings.

In many large boroughs the municipalities think that their borough inspector is properly remunerated with a salary of from £100 to £130 a year. This is for the chief inspector; the sub-inspectors begin on twenty-five shillings a week. He has no old-age pension nor superannuation allowance.

Then, again, the inspector has to fight against the supineness, or the interested opposition, of his employers, the Borough Council. This august body is often composed largely of tradesmen, who may have their private reasons for wishing to discourage excessive zeal under the Food and Drugs Act. The very man whom the inspector wishes to prosecute may be a member of the council. In vain will he look in it for the virtues of a Brutus. The Act seems designed to allow the offender to escape; and the word “escape” is used in its literal as well as in its figurative sense.

Before the public analyst returns his report on a sample submitted for investigation, a couple of weeks must elapse. Then the prosecution has to be authorized and the summons taken out. Between the serving of the summons and its hearing fourteen clear days have to pass.

A case was recently dismissed by the magistrates because the summons was marked for hearing on the fourteenth instead of the fifteenth day after service. So that from the time when the sample is first seized till the case comes on for trial the swindling tradesman has about five clear weeks in which to act to the best of his interests. He often takes advantage of that period of grace to sell off everything he has in his shop, and to abscond without paying his rent. In most borough inspector's offices throughout the country is a list of men and women who are “wanted” under the Food and Drugs Act.

Then, again, it is by no means certain that, terrible as may be the report of the public analyst on the sample analyzed, and clear as may be the guilt of the defendant, even when the inspector has got the swindler into the dock, he is going to win the case. Prosecutions fail for the most

trifling non-observance of the technical provisions of the Act, which is drilled full of loopholes for escape.

After completing the purchase of a sample in a shop the inspector is obliged to make a declaration in words to the following effect: "It is my intention to submit his sample for analysis to the Public Analyst for the Borough (or County) of —. I shall divide this sample into three parts, which I shall fasten up and seal with the borough (or county) seal." If the inspector omit the word "public" out of "public analyst," or if he omit to specify that it is "for analysis," the summons would be dismissed. Any legal quibble seems to satisfy the great unpaid.

Municipal parsimony all over the country limits the number of samples which the inspectors may seize for analysis. Throughout the whole country in 1903 only 78,077 samples were examined. The average was one sample in the year for every 417 of the population for the whole country. In many boroughs the average is much less. For the purposes of this article I investigated the working of the Act, not only in the metropolis and one or two big provincial cities, but also in a borough of close upon 100 000 inhabitants. Here the inspector is limited to 100 samples a year. Of these 50 per cent. must be samples of milk, 25 per cent. butter, and 25 per cent. miscellaneous samples of every kind. The analysts fee per sample is half a guinea, so that the whole amount spent on analysis by this borough falls under sixty pounds. There are in this particular borough close upon 250 registered milksellers, so that under the municipal arrangements it would take five years to take one sample from each.

What possible check can such a system have upon the remunerative adulteration of milk? At the worst, on a first conviction the swindler risks a petty fine, and then may hold himself scot free for another five years.

It was in this borough that one day I followed a sample of milk from cow to conviction. I ought to write "from cowshed to conviction." But as a matter of fact it is quite possible to adulterate milk in the cow herself. If you feed a cow on grain (usually mash from the breweries) she will produce larger quantities of milk of a decidedly watery kind; but under no other circumstances can the dairyman plead that if "the milk is wanting in fatty or other solids it's not my fault—it's the fault of the cow." Magistrates often take that as an excuse, but it has no scientific basis. A cow that is properly fed is conscientious in the discharge of her duty.

Dr. Bostock Hill declared, speaking from a long and wide experience, that the cow, except where improperly fed on purpose, is never an ac-

complice before the fact. In the particular instance to which I refer, the sample which we seized proved to contain 46 per cent. of added water. The analyst reported on three samples which we had taken in the course of that expedition; and the following was his report. (Samples I. and II. were genuine and Sample III. adulterated):

Analysis.	Sample I. per cent.	Sample II. per cent	Sample III. per cent.
Solids not Fat.....	8'58	8'50	4'53
Fat.....	4'30	3'80	2'31
Water.....	87'12	87'70	93'16
	<hr/> 100'00	<hr/> 100'00	<hr/> 100'00

On this occasion the conviction obtained was satisfactory. The farm-woman was fined £25 and costs.

But milk even when adulterated with 50 per cent. of added water contains at least some nutriment. Most of the cheap condensed milk which is sold in England contains none at all. This milk comes into the country from Ireland and Holland. It sells at twopence or twopence-halfpenny a tin, and is usually put up in gaudy and attractive labels. On these labels the purchaser reads with satisfaction that the contents are guaranteed "machine-skimmed."

Ay, that it is! and with a machine so pitiless that every particle of nourishment is removed. I had an interview with the manager of Nestle's Milk, the pioneer of the condensed milk trade in this country. He naturally feels concern at the evil reputation that skimmed milk is getting from the pronouncement of crown's quests.

"The stuff is practically buttermilk," he said, speaking of the machine skimmed milk. In the State of New York the sale of it is forbidden. It is skimmed milk with sugar added. "The sugar often causes diarrhoea, and helps to finish off the child who has been debilitated by a long period of starvation."

The cost to the manufacturer is nothing more than the cost of the sugar and of the tin. But for the demand for this milk by the English mothers, the Dutch, German and Irish farmers would have to throw it away. It is what is not wanted by the Dutch, German and Irish pigs that is sent into this country for the English children. Its sale should be forbidden in England. It is a dangerous thing. The child who is fed on it dies of starvation. Our poor, who use little other milk, cannot distinguish, and murder their children unconsciously. The borough of Camberwell some years ago placarded the streets with a poster warning the women of the danger.

Provided that the manufacturer marks the stuff as "machine-

skimmed" it matters little what he puts into his tins. And that of tins generally. There is little or no inspection of food of this kind.

One reads every day of people who die of ptomaine poisoning from eating things out of tins. Here also all kinds of trickery is practised. There is a brand of tinned lobster on the market which is made by an ingenious Frenchman out of devil-fish. Much of the tinned tunny which is consumed in England is veal. Truffles in bottles are often old kid, gloves in a new form. Apropos des bottes, rum has been distilled from old boot-leather, which has the peculiar aroma of this cordial.

But when our children have been hungered with diluted and starved with machine-skimmed milk, the risks that they have incurred in taking a natural food have by no means reached their tale. It is a very disgraceful thing that so miserable is the supervision of things in England that quantities of tuberculous milk are every day put on the market.

Koch's nonsensical theories have been entirely discredited; and only at the beginning of this year the Permanent Committee of Defence against Tuberculosis, acting under the Ministry of the Interior in France, placarded the whole country with official posters warning mothers that cows are often subject to consumption, that consumption can be transmitted to children in the milk of diseased cows, and that it is dangerous to feed children on milk that has not been thoroughly boiled. How many English mothers know this, and when shall we see such posters on the walls of our English towns?

And this brings me to a part of my subject where I have to draw attention to a veritable scandal. It is this: With the exception of some of the bigger towns, there is in England no inspection whatever of the meat that is sold in the butchers' shops. There are qualified meat-inspectors in London, and in about twelve other boroughs in the kingdom. Elsewhere your butcher is at liberty to sell you the meat of tuberculous animals, the meat of animals which have had anthrax, or septic peritonitis, or actinomycosis, or fever, or any other loathsome disease. In these boroughs the sanitary inspector is supposed to supervise the butchers. But he has neither the technical knowledge necessary nor the time. The very most that he can do is to see that the slaughterhouses are kept fairly clean. How can more be expected of him? Take anthrax, for instance, one of the most dangerous of diseases which affects butchers' meat. It requires the knowledge of a trained veterinary surgeon, with a good knowledge of bacteriology, to detect this disease in a piece of meat.

"When the viscera and offal of an animal which was suffering from

anthrax have been destroyed, the disease can only be traced by microscopical investigation."

This is what Mr. Hothersall, the inspector at the Birmingham Meat Market, told me. Mr. Hothersall is one of the most experienced meat-inspectors in the country, an invaluable public servant, who last year, as it may be remembered, was nearly murdered by a butcher in Newton Row. He has only quite recently been able to return to work, a wreck of his former self. The outrage took place one Sunday, when, in consequence of an anonymous letter, dropped into the letter-box at his office, warning him that a quantity of tuberculous meat was being put on sale in Newton Row, he visited the butcher's shop. Here he was attacked from behind. His dying depositions were taken at the hospital. Fortunately for the Health Department of Birmingham he recovered.

I had several interviews with him, and he gave me some appalling facts about the filth that is sold all over the country as butchers' meat, deadly poisonous stuff, swarming with the bacilli of all the most dread diseases. He himself condemns in Birmingham Meat Market over 320 tons of meat every year. Of this meat almost every piece would be sold and consumed in a borough where there is no meat inspection. Indeed, even worse meat is sold there than any which is seized in the boroughs where there is a meat-inspector.

"We buy only the best, and that turns out wrong. Butchers from the outlying districts buy cattle at the same sales which we wouldn't look at, which would be old iron to us, and are able to sell every pound of it." Thus to me Mr. Robotham, of Birmingham Meat Market, who is one of the largest dealers in home-fed and home-killed meat in England.

I had a long talk with him at his stall, and he told me that he had voluntarily surrendered, as unfit for food, during the past year and nine months, over £600 worth of meat (cost to him), every ounce of which would have been sold and consumed in any of the neighboring boroughs where there is no inspection. "The bulk of it," he said, "was affected only very slightly with disease, the major portion being tuberculous."

He then made the following statement to me, which he was good enough afterwards to send me in writing: "I am compelled to believe that this destruction of meat is based upon the best available information relating to what is good for food and what is not, and that the Corporation officials are doing no more than their duty in destroying it in the interests of the public health; nor do I object to surrendering for destruction that which is harmful to human beings.

"I, as a butcher, occupy the very objectionable position of being between the hammer and anvil. In other words, the agriculturist sells

me his unsound animals as sound ones, and then the authorities take them from me in the interest of the public, at my personal loss, a loss most unfair and unjust, and almost intolerable.

"The position between the butcher and the public is far worse. The public by means of the constituted authorities, are doing their best to protect themselves; and in public abattoirs, such as exist in some of our large cities, the inspection is rigid, effective, and complete. But even in these well-governed cities there are a number of private slaughterhouses where the inspection is of necessity very occasional, and not at all of an effective character. It is absolutely impossible, under such circumstances, to inspect more than a fraction of the animals slaughtered, as no inspection can be effective unless the whole of the organs of the animal be submitted for inspection.

"In such places where the trader is prepared to take the risk (a risk which is very slight) of discovery of a diseased animal during slaughter, the whole of the diseased portions can be removed and destroyed; and in that manner the portions not diseased can be sold to the public without any inspection.

"There is another class of district—(practically the whole of England)—where there is absolutely no inspection of meat at all. There are no meat-inspectors. There is a sanitary inspector who pays the annual visit to the slaughterhouses, never looks at the meat at all, would not know it if he did, but is usually well pleased and goes away satisfied if there is sufficient lime-wash on the walls, and the floor is in good condition."

In France, in every town, no matter how small, a veterinary surgeon is appointed by the municipality, who visits the meat market and pays two visits regularly every week to the abattoir. In Paris the supervision is even more effective. Besides the regular inspectors, the students of the great College of Veterinary Surgeons visit the cattle markets and abattoirs every week in the quest of instruction and information. The diseased meat seized in Paris is sent to Zoological Gardens, which accounts for the miserable appearance of the wild beasts which are fed on it.

So seriously is the danger recognized which menaces the public from the consumption of diseased meat that recently, in more than one department, it has been ordered by the prefect that in small places of less than three thousand inhabitants, where the municipal budget cannot afford to pay a veterinary surgeon to act as meat-inspector, every animal must be sent up to the abattoir of the capital town of the department (or county) to be slaughtered. The private slaughterhouse which flourishes in England has been abolished years ago throughout France.

"The private slaughterhouse," said Dr. Bostock Hill, "is the crux of the thing. Every private slaughterhouse is a menace to health." In Birmingham alone there are several hundred private slaughterhouses.

We content ourselves with ineffectual Blue Books and recommendations from nobodies to nobody. It was pointed out to me the other day in France that one reason why the consumption of horseflesh is spreading so rapidly in the country is that the horse, like the goat, is never affected with tuberculosis—another argument in favor of fresh air.

In England, curiously enough, we set our faces against the use of horseflesh, as food. The adulterators, however, have long ago seized on this material. I do not refer here to the tinned delicacies and certain meat extracts, which return to us from abroad the new incarnation of the poor horses which we export from Grimsby, Middlesbrough, Goole, and a hundred other ports to the shambles of Germany and Belgium. I am speaking of what is known to the trade as "Jack," which in the form of sausages, brawn, etc., goes straight from knackers' yard to consumer. It is a million times less noxious, of course, than "faggots," which are the staple meat food of the poor.

Faggots are a kind of stew of the liver and other offal of animals; and it is a certainty that much of the meat used in their preparation is the diseased stuff which has been removed from the carcasses of animals slaughtered in private slaughterhouses. This is what our poor children are fed upon.

We have, in the matter of protection against adulteration, everything to learn from Continental nations. In France and Germany, milk-adulterators, for instance, are not only fined and sent to prison, but a large poster announcing the fact of their conviction is posted up in front of their shops, and has to be left there for a fortnight.

I have described how effective is the inspection of meat in France. Adulteration of every other form is as adequately coped with.

Here is what Mons. Girard, of the Paris Municipal Laboratory, told me in an interview I had with him on the way in which Paris keeps watch on the swindling tradesmen:

"Our service is a double one. There are official inspectors, twenty in number. Each of these inspectors has an allotted beat to go over every week; and it is his duty to enter any shop where he may suspect that adulterated goods are being sold, and to seize a sample. This sample he divides into two parts—one for the tradesman, and one for the laboratory. If the sample, on analysis and counter-analysis, be found wanting, a report is addressed to the Public Prosecutor, from whom the defaulting tradesman gets to hear.

"But the laboratory is also open to the public; and any person wishing to have a sample analyzed can bring it to us for the purpose. Our analyses are of two kinds—quantitative and qualitative. The first kind merely establishes if the sample submitted is (1) Good, (2) Bad, or (3) Injurious to health. Such an analysis is gratuitous. Suppose that you suspect your grocer of selling you adulterated sugar. You bring some of it *i.e.* You enter the public room there on your right, and you hand it to one of the clerks. He invites you to fill in a form with your name and address, as well as the name and address of the tradesman from whom you bought the sample.

"He then gives you a number which corresponds with the number on a printed form which meanwhile has been attached to your packet. In three or four hours you return, and in exchange you receive a white paper, on which is printed 'The Director of the Municipal Laboratory certifies that the sample handed in under No. is.... (good, bad or injurious).'

"This information costs you nothing, and you know whether or not to continue trading with that grocer. If you want a qualitative analysis, you have to pay sixteen shillings, and you have to wait a day. This analysis will give you the component parts of your sample.

"You mustn't use either document to injure the tradesman. The law is in our hands. You remember that in depositing the sample you gave the grocer's address. Well, if the sample is found to be bad, before the analysis is in your hands two of our inspectors are already on their way to the grocer's shop. Here another sample of the same stuff as yours is seized; and if it is found to be as bad as yours, the grocer's address is sent to the Public Prosecutor for immediate attention. More than that, if you haven't time to come all the way to the Boulevard du Palais, you can deposit your sample at any police-station in Paris.

"We have a service of carts to collect them daily. I cannot say that the public takes very great advantage of these facilities in Paris. It is the indifference of the public which fosters adulteration. Perhaps when people get to understand," added Mons. Girard, "what terrible diseases, mental and physical, originate in the consumption of adulterated food and drink, they will be more active in their self-defence."

In England we have no such facilities. We have no such means of self-defence. We have an inadequate law, inadequately administered by ignorant magistrates. And the inspectors who are supposed to carry this law into effect are so shamefully overworked and so miserably underpaid that one can only wonder that we ever have the satisfaction of seeing the rogues who prey on our health and on our very lives, if not punished, at least unmasked.

Paul Morton, Human Dynamo.

BY EDWIN LEFEVRE IN COSMOPOLITAN.

A breezy character sketch of the ex-railroad man and ex-Cabinet Minister, who has been set the task of re-organizing the Equitable Life. Paul Morton, the Westerner, is a modern American product, an example of what Western influences are doing for the East. He is perhaps best known to-day as the late Secretary of the Navy in the United States Government, a position to which he was called on account of his splendid abilities.

ON a steamer crossing from England there was a man whose face seemed so strangely familiar that two-thirds of the passengers bowed, more or less uncertainly. They knew him and yet they did not. It was evident he must be some great personage. He was. He was a chewing-gum manufacturer, whose omnipresent portrait adorned walls, fences, magazine pages and newspaper advertising columns. He was the most "successful" man on board, though there were many able business men, richer men, writers—at least one—clergymen, lawyers, politicians. But the chewing-gum man was it.

This may be fame and not the American idea of success. But is it not the frequency with which a man's name appears in the newspapers that after all is the popular measure of success? How else do you account for so many newspaper-made reputations? Every few minutes a new man of the hour bobs up. If he makes good, he stays among the permanent successes and gets so many columns a year for life. If he fizzles out, he merely relapses into the old unparaphrased obscurity. At this moment Mr. Paul Morton is one of the most be-newspapered men in the country. Every day what he has to say or does not say about the Equitable Life is read by millions, like the physicians' bulletins of the condition of some illustrious patient. By the time this article is printed, some other man will probably be running ten or fifteen columns a day ahead of Morton, but Morton will, without any doubt, be heard from again. People read a great deal about him at the time of the Burlington strike in 1887, and forgot all about him until Mr. Roosevelt appointed him Secretary of the Navy. The country at large did not know Paul Morton. The country at large did not care a tinker's damn about Paul Morton. But the Americans take an interest in the heads of our Government and have a sense of humor. Here was a man who was not a politician, but only the son of a Democrat who had been in Cleveland's Cabinet appointed to a Republican Cabinet. He had been a railroad man all his life; the first ship he ever saw was probably one of the schooners that carried his father over the Nebraska prairies; as a navigator, he could

boast of two hundred thousand miles in a Pullman. He was placed at the head of the Government's ship-ahoy department. But also, here was **an** unconventional President asking a successful business man to run that same department in a business-like way, and confident that the business man would make good as soon as he was familiar with the details. All that was worth much space. Miles of columns were cheerfully written and cheerfully read. The President was fighting certain abuses of the railroads. The railroads liked his ideas so little that they had much to say. Mere space. The Atchison had violated the law and granted rebates. Paul Morton had been the Atchison's traffic man. Paul Morton was the President's Secretary of the Navy and the President must feel uncomfortable and Mr. Morton must be getting seasick in his revolving office-chair in Washington. Miles of columns were cheerfully printed and cheerfully read. Then, after more space was used up in wondering why, if guilty, Mr. Morton's name had not been covered with obloquy, Mr. Morton resigned his Cabinet office to take charge of certain large railway interests in New York. But he at once became involved in another matter.

Early in the present year certain squabbles among officials of the Equitable Life Assurance Society drew public attention to the affairs of the company. Upon the reports of a committee appointed by the directors, and that of the State Superintendent of Insurance, the contending factions hastened to make peace and unite in order to defend themselves against the most serious, if not incriminating, charges—use of the company's money in private enterprise, exorbitant salaries paid to favored officials, flagrant nepotism, etc. The scandal grew so that it was heard the world over. Loud were the outcries of agents and alarmed policy-holders, predicting the ruin of the company. The crowd must be put out. The newspapers said so at great length. Then came Mr. Thomas F. Ryan's highly intelligent coup—some of the newspapers even called it patriotic. He bought a controlling interest in the stock, and the president and vice-president, who started the row in the first place, handed in their resignations.

Paul Morton was made Chairman of the Equitable Board, with plenary powers. More miles upon miles of columns about Paul Morton. Then he was elected president of the society, at a salary of one hundred thousand dollars a year, which he himself cut down twenty per cent. because he had cut other salaries in the company.

Who is Morton? What is Morton?

He is a Westerner. Not enough Eastern men know what that means. Hetty Green, whose son lives in Texas, and who has traveled extensively

and lived long enough and made money enough to know what she is talking about, **said** once: "In the West men are bad only on the surface. In Wall Street they are bad clear through." In the West, big men do things and wish to keep on doing them and other people hope they will. In the East, big men do things, and wish to keep on doing them and other people pray they won't. In the West big men and little men want no favors, only a square deal. In the East, the big men, in the matter of deals, want nothing but favors from political "friends," and presidents of financial institutions, and of all the Commandments keep in mind only the eleventh, "Thou shalt not be found out." Paul Morton came from the West. There he hoped to rehabilitate the Atchison, rebates or no rebates. He is now in the East. Let us see whether he will rehabilitate the Equitable, Wall Street or no Wall Street.

Paul Morton is the second son of the late J. Sterling Morton. If there is anything in heredity and the influence of environment, it means that he began being a hustler and a Westerner long before he was born. The father was a very remarkable man, a born pioneer, the type all Americans are proud of, able, original, absolutely fearless, absolutely tender, a man of convictions and of principles. J. Sterling Morton and Caroline Joy French were engaged to be married when he was eighteen and she sixteen, but they did not wed until four long years afterward. He was a graduate of the University of Michigan and of Union College, and even while at college was an editorial writer for the Detroit Free Press; his father was a banker in Detroit, but he wished to start life in a brand-new country where he could be what he made himself, and in 1854 he went to Nebraska, partly by boat, partly by rail, and the last few hundred miles by wagon. The young couple homesteaded on a quarter-section, three hundred miles from a railroad. The same day he settled there he called his one hundred and sixty acres "Arbor Lodge," and began to plant trees. There was plenty of good red blood in the young pioneer, and plenty of poetry. He grew up with the country, of which he became a part, being influenced by the life he led. He loved men, and he loved trees. He was the originator of Arbor Day. He called himself **farmer** all his life. His acres grew to a thousand. He became Secretary of Agriculture under Cleveland. And he did not die rich. The three Morton boys, sons of that mother and that father, are making the thousand acres into the greatest arboretum in the West.

Paul Morton, the second son, is forty-eight years old. When he reached the ripe age of sixteen, his father offered him the choice between going to college and going to work. Paul elected to go to work. Why? Because his elder brother had gone into the banking business and was

making a success of it. It was an example worthy of emulation. The full force of Paul Morton's decision is not grasped until the unintelligent reader is informed that his elder brother was a year and a half older than Paul. Joy Morton was seventeen and a half and already had done enough to show he was walking successward. So Paul Morton went to work for the Chicago, Burlington & Quincy Railroad. It is the false note in Paul Morton's business career that he started as office-boy. It sounds too good to be true, too old-fashioned. But that's what he did. He began on twenty dollars a month and borrowed five dollars a month from his father in order to pay his board at a decent eating-house. On his twenty-first birthday he was made assistant general freight-agent of the Burlington system. He had a phenomenal memory—nobody consulted the rate-schedule when he was around; they merely asked him and he told them. His grasp on the traffic business was remarkable. At twenty-five he was made general passenger agent. Not long afterward he was appointed general freight-agent. In 1887, at the time of the strike, he was the Burlington's official spokesman for publication. Nobody, not the president nor the vice-presidents nor the directors, was permitted to say a word to the newspapers. The reporters were directed to Paul Morton if they wished to ask questions, and he answered them. He was not a college man; the Burlington is his alma mater. You would not think of a railroad as a training-school for diplomats, but that is what Morton was at thirty—a competent railroad man and a diplomat. He "did things"; also he could talk intelligently. Newspaper men who have had occasion to listen to older and more prominent men, men of wide experience in various walks of life, will know what a man of thirty must be who talked day after day and never lied and never equivocated, and yet never made a break. That's the remarkable thing about Western men who have not had a collegiate education. They have self-reliance, keen observation, a contempt for pettiness, a remarkable power of assimilating forms of polite diction even while preserving a picturesque individuality of spoken speech; also the American sense of humor. All this and the ability to work—veritable human dynamos.

Paul Morton stayed with the Burlington until 1890, when he went with the Colorado Fuel and Iron Company as vice-president. When the presidency of the reorganized Atchison road was offered to Mr. Ripley, he accepted, provided the directors would make Paul Morton vice-president and his active assistant. He knew Morton, knew what he could do and knew what he had done while they were both on the Burlington.

The Atchison had been reorganized, but it needed what was far harder to accomplish—rehabilitation. It was out of a receiver's hands to

be sure, but it did not pay its debts promptly, and it did not keep its promises. It granted rebates as the other roads did, but it did not make good when the time came, not because it was wrong to give rebates, but because it needed the tainted money. It had no credit. It was unpopular with shippers. Paul Morton's position was, as he himself described it, that of business-getter for the road; and he got his share. To be sure, in 1896 the industrial pendulum had touched the lowest point and was about to swing the other way. It was practically the beginning of the end of the period of depression. For the fiscal year ending June 30, 1896, the gross earnings were \$28,999,597, the expenses of operating \$22,071,275, and net earnings of less than \$7,000,000. Five years later, the gross income was \$54,474,823, the operating expenses \$32,262,945, and the net earnings \$22,211,875. It was a misfortune to be a holder of Atchison stocks in 1896, and great luck in 1901. Its adjustment bonds were selling then at thirty cents on the dollar. They have sold at their face value since. To-day the dividends on that stock aggregate nearly five millions a year. And Mr. Morton, it is admitted by the Atchison, did much to rehabilitate the road.

Boldy stated, the story of Morton's life does not sound particularly interesting—a railroad man from his sixteenth to his forty-sixth year; then lifted into national prominence by his appointment to the Cabinet; then made Chairman of the Equitable, appointed to bring order out of chaos. And when you come to study the man, you find very little picturesque of personality, no abnormally developed traits, no "salient features" in his psychological physiognomy. And yet Paul Morton is an extremely interesting man, because he is a very good type of a very good sort of American, a type which so far has thriven best in the far West. And, let it be said, there are enough Paul Mortons in this country to make a man who has been reading the newspapers and magazines lately feel fairly comfortable, rebates or no rebates.

To begin with, Paul Morton is the son of his parents—the young couple that, accustomed to a life of literary culture and refinement and bodily comforts, settled in a remote spot and worked hard and saw it become part of a prosperous community. That was the parents' education—from wilderness to civilization. Think of the life of the twenty-two-year-old boy and his girl-wife. If you think intelligently, you will cease to wonder why I emphasize this point. At sixteen, Paul was fit to live because he was fit to work, and he was willing to work because his brother, who was under eighteen, was already a business man. This is no fling at collegiate education; it is a statement of facts—the condition, not the theory, that confronted many young Westerners. He went to work

for a railroad and he rose steadily, not because of any pull, but because he earned his advance. He was more competent than the other office-boys. The boy who was scarcely a boy at sixteen, was a married man, with a married man's responsibilities, at twenty-three. At forty-six he was a grandfather. Paul Morton to-day looks younger than his age. What kind of a life must he have lived? Why, the kind of life a man must lead who is a grandfather and doesn't look it. He is a big man, tall and well-built, but quick and decisive in his movements. He has worked all his life as few men work even out West, and since he was not working to increase his own fortune, he must have worked because he loved to work. He is one of the men who do things, do them well and do them for a salary. That is text enough for fifty sermons to our young men who envy poor rich John D. Rockefeller and never skip the racing news. Morton is never happy unless he is working; the busier he is, the happier he feels. He is of that blessed Western type of man who will tackle any job and cannot rest until it is done. To leave it unfinished is to be made unhappy, uncomfortable, conducive to insomnia; and it is scientific work, good, sound brain-work, and not mere gluttony for labor—the kind of man, in short, who will invent labor-saving devices not to save labor but to enable the same number of men to accomplish twice as much as before. He tries to finish all his day's work every day, and the amount he has to do is enormous. He has relays of secretaries. He works all day in his office, but there are too many people who must be seen and listened to, who use up much time. There are letters to write and instructions to give, so, after leaving his office he goes home, dines, and an hour afterward is working, reading letters, dictating answers, et cetera, until midnight. In the morning, before he starts for his office, he has kept another secretary busy an hour or two. This gospel of work may be the gospel of a fanatic or of a Russell Sage, but there is this to be said in extenuation, that Morton is not paid on a percentage basis nor by piecework, and that he is not only a very clear-headed man but a very strong one, physically, who has always been a human dynamo. To be sure, he is now receiving a salary of two hundred and sixty-six dollars per working day. He doubtless earns it. Other Presidents of life insurance companies receive more. They may be abler. They will not work harder. The day's routine of the man must be interesting. How can he work to entitle him to say he can earn more than fifty clerks? What can he do? He is the head of the company; he is the foreman. He gets work out of others. He obtains results. The ability to do this is rare. He has it.

The only time I ever heard him give commands to his subordinates

I was impressed. His voice was not harsh, his manner not unkindly; yet there was something about both which somehow produced an effect of machinery and steel—precise, clear-cut, emotionless, demanding not only obedience but promptness and intelligence in order that the other cogwheels might not cease to function. It looked as if he might be a hard taskmaster, a master whose only thought was that a particular piece of work should be done by a particular man in a particular way. But this is not so, for the simple reason that Morton is far too intelligent to be unreasonable. He does not expect his men to work as hard as he does, because he knows few of them can even if they would—they haven't the head nor the physique for it. But he does expect them to work hard, and, moreover, he expects their work to show results. He insists upon it. If the results don't show, the man must make room for one whose work will. Efficiency first, last, all the time. Not a pleasant thing for the incompetents, but that only means that incompetents need not starve if they will reduce their ideas as to the position they should occupy.

Morton, of course, is more than a working-machine. If he were not, he merely would be a freak. As chief "business-getter" for the Atchison he had to help the rehabilitation of the road, to inspire confidence among shippers in its good faith, in its willingness and its ability to keep its promises. To make the public realize that the new Atchison was not the old, he had to be a business politician, a railroad diplomat. I should say that the diplomacy of Paul Morton might lack the finesse of certain Eastern financiers, but that it is more refreshing, more direct, and accomplishes its object probably more completely and certainly more quickly than the other kind. His is the Western attitude, which assumes that the majority of men are good. He can be a good fellow, therefore, because he is normal and healthy and an optimist, with a sense of humor. His diplomacy in business is that of the Westerners, to wit: "The majority of people are square. I'm square. I'll tell the truth bluntly and I'll hear the truth bluntly. If we agree, very well. If we can't agree on all points, let us agree on as many as we can." Such men have no time to waste in sparring for an opening nor in artistically producing erroneous impressions. They don't do business in a subtle way nor by indirection, because they have so much to do before they die. Men have fooled Morton time and again. No man has ever fooled him twice. He bears this in mind when he is "sizing up" strangers, for he is not ashamed if one fools him once. But the second time the man tries he might better have tackled a live wire. I thought once he might be vindictive—he was so utterly without of the sentimentalism that even Wall street men sometimes show. I said: "I'd like to ask you a question. If I knew you intimately, I should

not have to ask it. But there is no use in asking unless you answer with absolute frankness."

"Ask it," he said, very quickly.

"How do you feel toward people who get the better of you?"

"My fault for letting them. Why feel?"

"If a man should say something mean about you?"

"Look here. Success is like the sunshine—it brings the rattlesnakes out. They can't help being rattlesnakes, can they? What's the use of getting angry?"

"Revenge?"

"Bosh!"

I also asked him, some time afterward, if he had Ideals. I sought to convey by my manner that I thought all men should have Ideals with a capital I. He answered, "I haven't any."

"I didn't mean hobbies," I explained severely, "but Ideals. You must wish to do something."

"Yes: work."

"Hang it, what is your philosophy of life?"

"Did you ever hear the Western advice: 'So live your life each day that you can at any time look any damn man in the eyes and tell him to go to hell'? That's my philosophy of life."

He is not a profane man, and he does not carry a chip on each shoulder. He will assuredly not be misunderstood.

Such in brief is Paul Morton—a hustler, blest before his birth in having such parents, blest in being born a Westerner, blest in his early marriage, blest in being a grandfather at forty-six, blest in his love of work and his active mind and his robust physique and his utter fearlessness. He is the antithesis of morbidness. He is eminently practical, almost a outrance, and yet he reads not only prose but verse. He loves his family and his affection for his father amounted to veneration. He knows men; he has seen all sorts and conditions of men, good, bad and worse, under all sorts of circumstances, and to-day, in his forty-eighth year, he believes that men treat you as you treat them. All he asks is what he always is willing to give—a square deal. It is the motto of the real American—a square deal! His success has been due to his traits and to what is called executive ability. He is beyond all question a great organizer. You don't have to know him very long to know that. It is a difficult thing to describe executive ability. A man is born with it, as a man is born with "personal magnetism" or a knack for rhyming. He works and he gets work out of men, not by kindness, not by harshness, but because he has that mysterious power. The Equitable Life Assur-

ance Society may need a great insurance expert some day at its head. What it needs to-day is a man like Paul Morton. And he is there.

I cannot defend Paul Morton in the matter of the Atchison rebates, for the simple reason that I cannot accuse him. The investigation by the Government did not show that Morton was guilty. Men may differ with Mr. Roosevelt on every conceivable subject, but I do not think there are many who know him as a man who believes Morton was "white-washed" by his orders. If Mr. Morton had not been Secretary of the Navy, I think the investigation would have been carried on along precisely the same lines that it was. He began his career as a railroad man at a time when the railroad business was conducted with little regard for abstract ethics, when rebates and other bad practices were deemed necessary evils, law or no law. Paul Morton was chief business-getter for the Atchison, and the Atchison needed all the business it could get and more. I do not know whether he authorized rebates or not, or if he closed his official eyes to what zealous subordinates did. But I do know that the son of J. Sterling Morton does not lie, that he does not fight unfairly, that he believes in a square deal, that he has worked all his life very hard and very intelligently, and worked on a salary—that is the way he is still working—and that when I say "Paul Morton—Westerner," the man who knows the West knows all that is good and that is bad of Paul Morton.



Christie's.

BY MARY SPENCER WARREN IN CASSEL'S MAGAZINE.

Romantic, indeed, in many ways, is the story of the rise and growth of the foremost auction business in the world. Though no longer does a Christie preside over its destinies, yet from father to son, four generations of Christies managed the business. The description of the sales, attended often by the aristocracy, anecdotes connected with certain articles and the fabulous prices brought by various lots are recorded to the edification of the reader.

CHRISTIE'S may be termed a national institution, and it is known throughout the universe as the premier auction room for the sale of the classical products of all centuries and nations.

James Christie, the founder of the house, was born at Perth, and as a lad entered the Royal Navy, serving as a midshipman until he was about twenty years of age. Promotion in the Senior Service was slow, however, and young Christie was ambitious; so he presently threw up his profession, with its doubtful reward of riches, and made his way to London to try his fortune in commerce. A Mr. Annesley had already established himself as an auctioneer in Covent Garden and to him the former midshipman soon became engaged as an assistant. Continuing in this firm for some years, and so acquiring a valuable experience, James Christie by-and-bye started for himself as a book auctioneer in Wardour street. He afterwards removed to Spring Gardens, and became a general auctioneer, taking into partnership with him a Mr. Ansell.

Ultimately Christie migrated to the premises in Pall Mall which had formerly been the Royal Academy, standing next to Schomberg House—at that time the residence of Thomas Gainsborough, and now the town house of Prince and Princess Christian.

The first sale in the Pall Mall rooms took place in December, 1766, about four years subsequent to the actual foundation of the house. The art of advertisement was, of course, at that time very much in its infancy; but a notice of a coming sale by Christie may be found duly set forth in Lloyd's Evening Post for a date in December, 1767. James Christie, by the way, does not seem to have confined himself solely to auctioning, for in 1769 he became one of the twenty original proprietors of The Morning Chronicle, and in 1772 part proprietor of The Morning Post; rather a remarkable fact when it is remembered how entirely opposed the two journals were to each other's doctrines and methods.

Christie's rooms soon became famous, and works of art of every

description were there consigned to the hammer in the midst of an audience many of whom were of the highest rank. The method occasionally employed to gather a desirable assemblage together would seem remarkable at the present time, when the notice of a forthcoming sale of art treasures is sufficient of itself to crowd the rooms with possible buyers.

James Christie, sen., took the greatest pains to obtain the presence of the aristocracy, and gave evening receptions, open only to those of undoubted position, and on a careful scrutiny of cards at the entrance. And private view day was a fashionable resort where everybody of importance was wont to repair to exchange civilities and gossip, quite as much or more than to see or purchase the catalogued goods.

And this was not all, for there is an undoubted record of how on one occasion, when a more than usually noteworthy sale of pictures was to take place, Christie personally waited upon Lord Chesterfield who, although retired from public life, was yet a great authority on all art subjects, to details of which he devoted much of his time. That he would give eclat to the sale by his attendance was the petition of the auctioneer, to which the great man graciously responded in the affirmative, at the same time giving permission that the fact should be made generally known. On the day in question a great crowd assembled at the rooms, and Lord Chesterfield duly put in an appearance, arriving in a State coach drawn by six horses, with several liveried servants in attendance, the latter clearing the way for his Lordship and standing on guard round a space specially kept clear, wherein was placed a raised luxurious seat.

But Christie had many distinguished patrons and friends, among the latter being Sir Joshua Reynolds, Garrick, and Thomas Gainsborough—the last named, indeed, painting a portrait of the auctioneer which became henceforth a prized family possession. A pen sketch of James Christie shows him to have been a tall, well-set-up man of distinguished appearance, clad in knee breeches, low shoes and buckles, blue coat and ruffles, wig, and horn spectacles. In addition, he had the advantage of possessing much persuasive eloquence, combined with a courtly manner, so that it is not surprising that he ultimately commanded a large clientele.

At the period of the French Revolution of 1792 many fugitives from France, Italy, and Holland found their way to London, and being, on account of their hasty flight, much embarrassed for ready money, were reduced to parting with pictures and curios, and in many cases even their jewels and family plate. In the majority of instances these

were consigned to James Christie for public sale, and many wealthy members of the British aristocracy became the ultimate possessors of these treasures.

Christie outlived his three great friends—Sir Joshua Reynolds, Thomas Gainsborough, and David Garrick. Many of the paintings of the two former were sold by public auction at the Pall Mall rooms, as were also many of the effects of the last-named of the trio; and it is said that on the latter occasion Christie publicly alluded to the great service Garrick had rendered him on an occasion when he had been in temporary financial difficulties. Garrick, indeed, had amassed much wealth by his literary work, chiefly in the direction of plays, and it is reported that he helped his auctioneer friend by a loan of £10,000—a very large sum in those days.

Christie died at the Pall Mall premises in 1803, and thenceforth the business was carried on by James, the eldest of the deceased's five sons. This son, who was born in 1773, was educated at Eton, and very early in life displayed scientific literary ability of a high order. Some time subsequent to his becoming the real head of the firm he wrote and issued—some, indeed, only for private circulation—several learned productions, among which may be mentioned an "Early History of Greek Sculpture," and a work on "Etruscan Vases." To quote an authority, "James Christie the second raised the business he followed to the dignity of a profession," and it is everywhere conceded that his taste and judgment on all works of art were undisputed, and he was referred to as the accredited authority of the period.

Evidently the Pall Mall premises, spacious, as they were, were scarcely sufficient for the requirements of the ever-increasing business. for the firm seems to have occasionally hired rooms at an emporium and exhibition in King street, the scene of a former gambling hell. Here various side sales were held in certain of the apartments which were habitually let out for various purposes. Finally, after a fifty years' occupancy of the Pall Mall house, the lease expired and the Crown resumed possession. Mr. Christie negotiated for different premises, but finally in 1823 took the entire building in King street just referred to. From then until now the sales by auction have been carried on uninterruptedly on the same premises.

James Christie, jun., died in 1831, and was succeeded by his son George Henry, who had with him in partnership two sons of Mr. Manson, the famous bookseller. George Henry Christie retired from the firm in 1863, and was succeeded by his son, another James Christie, who also retired in 1889. Meanwhile Mr. Thomas H. Woods, until

recently head of the house, had also been taken into partnership, and on the death of Mr. Christie, the firm was further increased by the introduction of Mr. Taylor, Mr. W. Agnew, and Mr. L. Hannen. Properly speaking, there is now no member of the founder's family in the firm, nor has there been since the one last named; but Christie's it always has been, and always will be, for it is the name on which the great reputation of the house was built.

In 1893 the premises, which had been practically reconstructed in the interior, owing to the various alterations from time to time, were embellished by a new and handsome exterior, the entrance now being by a magnificent pillared portico, which gives on to a spacious hall and a very wide, imposing staircase. The lofty and elegant octagonal principal sale room is a copy of one built in the Adelphi by Adam, and the rostrum is that originally used in the Pall Mall house. It is a superbly carved structure of great value, as it was the work of Chippendale. The ivory hammer used at the sales is also the original one of ancient days, and is prized and guarded as a precious heirloom. It may be mentioned that although catalogues can now be had for the asking as at ordinary sales, originally Messrs. Christie charged a sum of half a crown for them, doubtless as an additional means of keeping out undesirables.

Viewing the rooms when no sale is taking place one might imagine one's self present at an exhibition of an art gallery, as the pictures for sale are hung in artistic order, with due observance to correct light, and the porcelain and other valuables are arranged in a series of handsome show cases. The rooms are open all the year round, every day, with the exception of the principal shooting season, namely from early in August to about the middle of November.

Generally speaking, there are from two to four auction sales held per week. Saturday, from time immemorial, has been more particularly reserved for paintings and drawings, as that, of course, is the day when members of the Houses, Stock Exchange men and merchant princes have the best opportunity of attending.

All sorts of things pass under the hammer, comprising estates, residences, jewels, plate, pictures, porcelain, statuary, and curios; and it is curious to note—if one is familiar with faces of leading men—what a representative gathering is brought together when any special articles are being offered. Cabinet Ministers, members of the Houses, judges and great lawyers, collectors and connoisseurs, wealthy city men, society—represented by both sexes—artists, art editors, and gentlemen of the daily press, together with commission agents and deal-

ers—many people who are really in want of articles, and others who are drawn thither out of mere curiosity.

As a rule, perfect silence is preserved, the bidding being by brief nod or holding up of catalogue, as the prices advance by guineas or upwards; but occasionally the production of some famous picture or rare art curio is the signal for a burst of applause when the lot is placed on the sale easel or stand, and if it is finally knocked down for a very exceptional price, a perfect roar will greet the fall of the hammer. The value of property which has been knocked down at Christie's year by year would almost baffle the powers of calculation, and the business has been drawn from all parts of the kingdom and from many places abroad.

Christie's priced catalogues, which have been carefully preserved furnish a record of fabulous prices obtained for a great number of consignments, but it must at once be conceded that the sum paid may not, and does not, always represent the intrinsic value of the article sold. Very much must be allowed for the continual change of circumstances and fashions. For instance, porcelain vases which a hundred years ago or more would fetch perhaps £20 the pair would now run into hundreds or even thousands, and paintings, as is well known, are liable to great alteration in value. A work which a living artist may sell for anything from a hundred to a thousand pounds, may command a much higher figure after his death. And very much must always be allowed for associations. If a celebrity dies and his effects are offered, extravagant prices are often paid in order to secure possession, quite regardless of the actual worth. In short, prices always deviate in accordance with the passing mania of the day, although the works of the great masters are always now sure of a high figure.

Sometimes the competition is exceedingly keen, and this is no new feature of Christie's sales. In 1874, a member of the house of Rothschild and Lord Dudley each deputed an agent to attend a sale at which a pair of Sevres china vases was to be offered. Each of the millionaires was most anxious to obtain the porcelain, and it would seem that they did not put any limit to price, for the two agents soon left the general public behind, and kept outbidding each other until the sum of £6,000 was reached, when the vases were knocked down to Lord Dudley. The intrinsic worth of these was about £600.

Another instance is quoted, also in connection with one of the Rothschilds, who, wishing to purchase a certain painting about to be put up to auction, sent his agent to secure it, but the work was knocked down for a very large sum to a rival bidder. When the agent waited upon the principal a few days afterwards, he was asked if he had brought the

picture safely home, but told his patron that it had fetched such an enormous price that, not thinking it worth the money, he had not bought it. "Sir," said his lordship, "I did not say anything about the price; I told you to buy the picture. It was your duty to buy it, even if you and your opponent had remained bidding for it until Doomsday."

The sale of Gainsborough's "Duchess of Devonshire" in 1876 drew a very large representative audience to Christie's, and the work of art was put up amidst much suppressed excitement, many of those present having come prepared to bid to quite respectable sums. But the head of the house, as soon as the work was brought forward, intimated that he had an important announcement to make; then, amidst breathless silence, he said that he had received an offer of £10,000, this magnificent sum, in fact, having been wired from Paris by Lord Dudley, truly a remarkable starting bid. When the auctioneer asked the question, "Any advance on this offer?" Mr. Agnew at once made an offer of 10,000 guineas, and the picture was knocked down to him. It will be remembered that this beautiful painting was mysteriously stolen soon afterwards while being exhibited in London, and was only recovered after a considerable lapse of time in America.

The famous Bernal collection was, perhaps, the very finest brought under the hammer at Christie's; not altogether because it was so large, but for the reason that every article was absolutely perfect. Ralph Bernal was for many years Chairman of Committees of Ways and Means in the House of Commons, and he seems to have spent a great deal of his leisure time and a considerable sum of money in forming the collection. He died in 1854, and the sale of his treasures took place eighteen months afterwards, and lasted several days, the total sum realized being nearly £63,000.

A much larger collection, also sold at Christie's, was that of the Duke of Hamilton, the works of art, cabinets, crystals, etc., chiefly from Hamilton Palace, fetching the remarkable sum of £397,562. Amongst famous relics sold at these rooms may be mentioned the "Shakespeare Cup," which was thus described by a writer of the period: "The much-famed cup, carved from Shakespeare's mulberry tree, lined with and standing on a base of silver, with a cover surmounted by a branch of mulberry leaves and fruit, also of silver-gilt, which was presented to Mr. Garrick on the occasion of the Jubilee at Stratford-upon-Avon." It was sold early in the nineteenth century by Mr. Christie, who addressed the assembly, adjuring them, "by the united names of Shakespeare and Garrick to offer biddings worthy of the occasion." The first bid was 100 guineas, and it was knocked down ultimately for 121 guineas to Mr. Johnson, of Covent

Garden. Another important sale of the last century was of the art treasures belonging to Charles Dickens, these being removed from his residence near Rochester for the purpose. Taking at random the total of any one sale one may find that a collection of pictures which was not quite five days in selling realized the handsome sum of £69,000 odd; while a porcelain sale which covered but one day shows the remarkable total of £40,856.

The records of Christie's have in them much of real romance, for the daily press has frequently recounted the finding of paintings, pieces of china, or antique furniture in the homes of people who are not at all in affluent circumstances, or in the shops of those who may be termed general dealers. A connoisseur may be casually looking round these business premises and discover some treasure, which he secures as advantageously as possible, and it presently finds its way to Christie's, where it fetches a sum which would have meant wealth to its former owner.

A quite recent case in point will be within the memory of many readers. An oil painting had hung for many years in the little hall of a small dwelling, with very little notice or special care taken of it. But there was a case of illness in the family, and the visiting doctor, himself somewhat of a judge, was irresistibly attracted to the painting in question. The owners did not at all think that it was valuable, but under the doctor's advice they consented to send it up to Christie's. The member of the firm who received it from a relative of the family gave a somewhat cautious opinion, but promised to include it in the next picture sale. This was accordingly done, and the owners of the work were electrified and overjoyed by the receipt of a wire from Christie's announcing that the picture had fetched 9,000 guineas! A few weeks previously a ten-pound note would have been gladly taken.



Fortunes in Advertising.

BY HENRY HARRISON LEWIS IN SUCCESS.

It is almost as good as a romance to read the true story of how Gerhard Mennen, the poor German emigrant, became a mighty force in the commercial world through the force of advertising. There are also stories of how Uneeda Biscuits came to the front, besides many other interesting tales of success through advertising.

SOME day a clever artist, wise beyond his generation, will draw a new allegorical conception of Success. It will not be a scantily-clad figure of a woman with golden hair floating in space and distributing favors from a clumsy-looking cornucopia, but a gray-bearded man with spectacles and a bulging forehead scattering an infinitude of microbes shaped something like dollar marks. This will typify the inoculation of fortune by the germ theory, and will be scientific, if not pretty.

There is apparently no other way of explaining the marvellous results achieved by some men under the most ordinary circumstances. In the year 1871, for instance, a great many immigrants reached this country from Europe. Among those who worked their way across the ocean on sailing vessels was a German lad of fourteen, who was promptly swallowed in the human vortex that even then represented the metropolis of the country. The manner in which he shed the habits of his former home and began to climb the gently sloping ladder of prosperity offered him by America need not be described in detail.

Six years after his arrival, during which time he had served an apprenticeship to a druggist, and studied the profession himself, he counted his little hoard of savings, and found that he had just enough to buy the good-will and scanty stock of an obscure drug store in Newark. It did not matter to the young man that no one had been able to make the store pay. He cheerfully took the risk, and, through the practice of small economies and a clever method of attracting customers, made his venture moderately successful.

At that time there were several drug stores in Newark, and a great many scattered throughout the country, but it seems that the scientific old gentleman with his microbes found only one bit of fallow ground in that particular field. The ground was so fallow that in a comparatively short time the people in and about Newark began to observe the commercial activities of a certain young man in the community. It was the druggist who had disproved all theories by making a poor business pay.

In compounding his drugs it seemed that the chemist in question did not limit his work to the mere dispensing, but every now and then did a little experimenting. He tried the effect of one preparation and another, and finally hit upon the idea of a powder that seemed to offer much better results for certain uses than the unsatisfactory chalk preparations then employed. He did not tell many people about it until he had secured the approval of expert physicians and nurses. Then he began to sell it in his store under the name of Mennen's Borated Talcum Powder.

It was at this psychological moment that the microbe began to exert itself. Other chemists had invented preparations of various kinds, from the beginning of the profession, and chemists are inventing preparations all over the country to-day. It wasn't so much the invention of the borated talcum powder by Gerhard Mennen that started him on the broad way to success as the fact that he realized one particular and absolute truth. He figured it out this way:—

"Success has three component parts. One is the article, which must have undoubted merit; the second is opportunity, and the third can be described as x. Now, I have the article, and I think I have the opportunity, but it is necessary to define x."

He glanced from behind his counter at a woman who had paused in front of the window. She looked at the articles exposed for sale, walked on a few steps, then hesitated, and finally returned to the window. After a moment she entered the store and bought a box of talcum powder. Gerhard Mennen got more out of that particular sale than the price of the box. He found his x.

Exposing the boxes of powder in the window was advertising in its primitive form; exposing more boxes in more windows was increasing the advertising; and, finally, exposing the name with the portrait of the maker in a multitude of magazines and other mediums meant a degree of advertising that brought a fortune to the little German boy who had worked his way to America not many years before. There is not the slightest doubt in the world that Gerhard Mennen's success was due to the persistent advertising of a meritorious article. Advertising alone did not do it, nor was success due entirely to the merit of the article. Both were necessary.

It is said on good authority that Gerhard Mennen's widow was offered a million dollars for the business not long ago by a Boston syndicate. Fifteen years ago, when the first output was placed on sale, its valuation could not have exceeded one-hundredth of that amount. It would not be worth much more to-day if Mennen's shrewdness and far-

sightedness had not caused him to convert every spare dollar of profit into printer's ink.

Mennen was what might be called an ideal advertiser. He had ideas of his own, and they were valuable, but he knew his limitations in that line, and did not hesitate to enlist the services of others, trained experts in the advertising profession, who were able to utilize to the utmost extent the possibilities of his products. When the talcum powder was first exploited in ink a photograph of Edna Wallace Hopper was used in the advertisements, but it was soon pointed out to the manufacturer that a better trade-mark could be made of his own portrait. He followed the suggestion purely as a business proposition, and to-day his features are almost as well and widely known as are those of the President of the United States.

Mennen's principal virtue as an advertiser was his absolute fearlessness. He did not hesitate to increase his appropriation each year, and, if it came to a question of a new shingle on his factory roof or a new advertisement in a proved medium, the advertisement always won. The roof could wait, but the public's education in the matter of talcum powder could not. His success is all the more remarkable because it cannot be said that his line of advertising struck the popular fancy and was given free publicity like "Spotless Town," "Sunny Jim," or the "Gold Dust Twins."

The last, for instance, has been used broadcast over the country in political campaigns. There is something quaint and peculiarly attractive in the two little darkies, and the story of their creation is another story of success from clever advertising.

It is an odd circumstance that the article called "Gold Dust," a washing powder, was on the market some time before the twins got hold of it. The earlier pictorial advertisements of this product showed a woman struggling under a load of washing apparatus. The twins appeared on the scene as volunteer assistants to the woman. Then came the inspiration to let them do all the work themselves, and forthwith the woman vanished, making way for an advertising trade-mark that has reached a valuation of more than a million dollars.

Quaker Oats furnishes a similar instance of an advertising hit made long after the first sale of a product. The producers of Quaker Oats have been extensive advertisers for years, but it was not until October, 1902, that they hit the popular fancy with their six-word line, "The Smile That Won't Come Off." Here is an all-illuminating phrase which demonstrates the value of a "catch-line." The big Quaker, with his sombre yet kindly face, had done his work. He had helped to make a place for

the "grandfather of breakfast foods," but it was finally realized that he had served his purpose, and that something additional was needed. In casting about for a new device particular stress was placed upon the necessity of humor. Advertisements of foods must be light of touch and pleasing in fancy. The idea of utilizing a series of faces, each wearing a smile inspired by the toothsome-ness of Quaker Oats, was suggested and immediately adopted. Its success was assured from the beginning, and the firm manufacturing the food has reaped a harvest of dollars from its continuous advertising.

In telling these little stories of how fortunes are made by advertising I have endeavored to prove one important fact, which is that an article must be equal in value to the price at which it is sold if success is attained. In securing the material for this series I did not find one single instance of prosperity made on a basis of bluff. On the other hand, in the great majority of cases, the product advertised was of more intrinsic value than would have been possible without advertising. It seems as if the different manufacturers felt that it was necessary to "make good" when they proclaimed the merit of their products to the world.

This fact inspires a word on the evils and unfairness of substitution, a subject intimately connected with advertising. Substitution, in this case, means the offering of an article "just as good" by a merchant for one asked for by the customer.

Not only are there manufacturers who do not advertise, but there are also those who do not hesitate to utilize the advertising of their competitors as much as possible. Every successful article, made successful by merit and advertising, has been imitated. If "imitation is the sincerest flattery," as we are told, the fact remains that the firm imitated in business does not appreciate the flattery, and, moreover, the public at large is not at all benefited. Proof confronts you on every hand.

Take the soda cracker, for instance. Dealers can be found to this day who do not hesitate to offer you a soda cracker from a barrel when you ask for "Uneeda Biscuit."

"It costs less, and is just as good," they tell you. Then they add that specious and well-worn argument, "The makers of this soda biscuit do not advertise; they put that money into the goods."

There is no greater fallacy.

The National Biscuit Company, manufacturing the Uneeda Biscuit and many other similar products, has spent millions of dollars in advertising during its few years of existence. How it began to manufacture

and to advertise offers an object lesson to those who believe such an argument as that mentioned above.

One summer day, six years ago, an advertising agent made a little journey from Philadelphia to Chicago, with the intention of inducing an organization known as the National Biscuit Company to adopt a systematic plan of advertising, which the company had failed to do until that time. The agent found the man at the head of the company willing to listen.

"The proper foundation upon which to build a great business is to make a good article and advertise it so widely that the consumer will demand it of the dealer," said the agent.

"That is true," agreed the manufacturer, "but there must be something else with it. We must have, if we are going to manufacture a soda biscuit, for instance, the best soda biscuit that has ever been made, and even that is not enough; it must be put up in a new kind of package—one that will keep it as good as we send it out."

This determination meant a great deal of trouble, and a great deal of expense, but the men forming the company went to work and persevered until they had perfected the biscuit and also discovered a new method of packing that offered the results for which they were looking. The question of a satisfactory name for the new product was not so easily settled. Some word, or happy combination of words, was needed. The advertising agent suggested a number, and the manufacturer suggested several, and finally, by the process of elimination, the word "Uneeda," which happened to be among those mentioned by the agent, was selected.

And now, equipped with the proper article, a satisfactory method of packing, and a catchy title, an advertising campaign was inaugurated. The result of that campaign is well known to you. The word "Uneeda" stares at you from the pages of the leading magazines, from the billboards of all the principal cities, and from the columns of the daily press. Go where you will, or at any time, you cannot escape the suggestion that you need a biscuit. In the case of the Uneeda Biscuit, substitution only serves to emphasize the fact that the advertised article is far better than that which is sometimes offered in its place. But substitution, nevertheless, is an unfair and entirely unsatisfactory proposition for the consumer.

A study of the art of advertising—for it is an art—leads one to the belief that it is productive of a great deal of good. I have shown that it has increased the intrinsic value of innumerable products necessary for our welfare, and that it has cheapened the cost to the consumer. It also

has materially assisted in the broadening and upbuilding of the modern newspaper, and it is almost entirely responsible for the twentieth century magazine of low price and wide circulation.

It is a well-known fact that the average magazine could not be published if its income was limited to the money received from sales. Probably not one in twenty receives enough from subscriptions and newsstand sales to pay for much more than the white paper it uses. The average ten-cent publication sells to the trade at less than six cents a copy; the majority of the popular ten-cent monthlies cost more than ten cents a copy to manufacture and circulate. The difference, added to the profit made by the publisher, comes from the advertiser. The argument is plain : if manufacturers and merchants did not advertise, the enlightening influence of the modern magazine, and a multitude of products necessary to the well-being and the comfort of the modern consumer, would not be possible, and the upbuilding of fortunes in trade would be the rare exception instead of almost the rule.

If space were given me in these columns to compile a list of the important concerns owing their wealth and prosperity to advertising it would require many pages of the publication. Thus far I have mentioned the following : The New Idea Pattern Company, the Star Safety Razor, the Prudential Insurance Company, Sapolio, Mellin's Food, the Ingersoll Dollar Watch, the Eastman Kodak Company, Mennen's Talcum Powder, the National Biscuit Company, the Gold Dust Twins, Quaker Oats, Sunny Jim, the Regal Shoe, and the Heinz Pickle Company, simply as a few shining examples of the great value of advertising.

The combined capitalization of the companies concerned can be reckoned at not less than a quarter of a billion dollars. It is safe to say that not one of them would have succeeded beyond the value of a local trade if it had not been for persistent and clever advertising. Yet these fourteen concerns represent only a small percentage of the fortunes won by the free use of printer's ink.

There have been failures in advertising. Success does not perch upon the banners of every man who attempts to win prosperity through the aid of the public prints. A valueless product can not be forced upon the consumer, nor is it possible to achieve satisfactory results through a haphazard and badly directed campaign of advertising. I quote the words of Earnest E. Calkins and Ralph Holden, well-known advertising men :—

"Advertising is a force whereby a keen-eyed man, controlling a desirable output from a great factory, secures for it the widest possible

market by utilizing every form of publicity and every method of making an impression upon the public; who watches its sales on the one hand and its publicity on the other; who, like an intelligent broker, keeps a constant and thoughtful hand on the pulse of the market, knows exactly what his advertising is accomplishing and what it is failing to accomplish, knows where to strengthen it and where to weaken it, and who, considering the entire country as a whole, adapts his advertising to each locality, pushes his products where such products may be sold, and leaves uncultivated the places where no possible market may be made. He knows something of salesmanship, of the law of supply and demand, a great deal of human nature, and the best method of appealing to it.

"Such a man, realizing that there are in this country so many mouths to be fed, so many hands and faces to be washed, so many bodies to be clothed, so many feet to be shod, makes a breakfast food, a soap, a brand of clothing, or a shoe, and he launches out boldly, feeling that his particular article is the best, and remembering that just as long as people continue to be born and grow up there will be more mouths, more hands, more feet, more bodies, and more faces; and, until the sum of human wants be changed, there will be the same steady demands and needs. He then proceeds to find means for making his article in every home and in every mind a synonym for something that will supply these wants, which indicates that he realizes, to its fullest extent what a mighty engine is advertising."



George Westinghouse, Genius.

BY A BUSINESS ASSOCIATE IN AMERICAN INDUSTRIES.

An excellent pen-sketch of the inventor of the air-brake, showing how he unites the genius of the inventor with the executive ability of the promoter and the knowledge of the manufacturer. The many interests of the head of the Westinghouse Electric Company are set forth in a readable manner.

ONE of the most interesting characters in the industrial world to-day is Mr. George Westinghouse. In this age of wonderful achievement his name stands in the first rank in at least three great fields, as an inventor, as an organizer and active manager of great industrial enterprises, and as a financier. Mr. Westinghouse possesses in an eminent degree those qualities that have characterized the great military commanders in the world's history, and he has carried into the realms of invention and manufacture the same masterful spirit that has won the great battles of the world. He may indeed be called a general in the industrial world, for he is to-day the active head of an army of mechanics numbering almost thirty thousand. He personally directs the affairs of at least twenty-three manufacturing institutions located in six different countries. He is assisted by scores of able lieutenants in every factory, but his is the master hand that controls one of the greatest chains of industries that the world has known.

Power is the word that describes both the man and his work. The man is a power in physique, in thought, in action. The work, too, centres chiefly about power—its generation, its application and its control.

Few men have been more active than Mr. Westinghouse, and still fewer have had the foresight and courage that have characterized his activities. He saw the need for an improved brake for railroads and invented one. Then he organized a company and began its manufacture. On account of its universal use the air brake is perhaps better known than any of Mr. Westinghouse's other inventions. It revolutionized railroading and has contributed more than any other agency to the safety, comfort and speed of travel. His railroad experience taught him that further development was needed in signalling, so he organized The Union Switch & Signal Company.

He early recognized the wonderful possibilities of electricity and began making experiments. Then he formed a company for the manufacture of electrical apparatus. The direct current system of generating electricity had too many limitations, and his keen foresight saw the possibilities for a much broader field in the alternating current system;

so in the face of many adverse conditions and despite the protests of his warmest friends he undertook its development. The wide application of the alternative current system to-day and the many achievements that it has made possible attest the soundness of his judgment. Though but nineteen years old, the Westinghouse Electric & Manufacturing Company is to-day one of the largest manufacturing institutions in the world. The floors of the main factory alone would cover a good-sized farm.

Natural gas was discovered in the Pittsburg district. Mr. Westinghouse foresaw its commercial possibilities and organized a company for its development. Then he began the manufacture of gas and steam engines. Gas meters were needed, and he formed a company and began their manufacture. He found improvements could be made in water meters, so he entered upon their manufacture as well.

The Parson steam turbine was attracting attention in England, so he went over and secured the rights for its introduction into America. Europe needed electrical and braking apparatus, so he organized companies in France, England, Russia and Germany. The factory of the British Westinghouse Electric & Manufacturing Company, at Manchester, England, is almost as large as the one in East Pittsburg. Canada began to show signs of increasing activity, and a company was organized and a large plant built upon Canadian soil. Dr. Nernst, the German scientist, had invented a new light. Mr. Westinghouse saw its possibilities and began its development in America. Then Mr. Peter Cooper Hewitt brought out a mercury vapor lamp and Mr. Westinghouse formed a company for its development.

The story of the Westinghouse air brake is one of the great stories of American achievement. A friend and lieutenant of Mr. Westinghouse has written that his first invention was a successful railroad frog, and that it was while exploiting this and studying railroad problems that his attention was drawn to car brakes. His first idea was of a steam brake, but his knowledge as an engineer showed him that condensation would make this a failure. It was the successful transmission of power by compressed air at the Mount Cenis tunnel, then under construction, that gave him the germ of his air-brake idea. The first air brake was crude, though wonderfully effective compared with anything that had gone before. Later he perfected it by the invention of the triple valve and of the setting of the brakes by releasing the pressure in the train-pipe, so that, as now used, the brakes throughout a train act simultaneously.

The invention and perfection of the air brake was a great achievement for human progress and in itself would have stamped Mr. Westinghouse as one of the men of the age. This man differed from many

men of great inventive genius in having an executive and financial ability equally great. Others, most men perhaps, would have failed to secure the recognition and adoption of the new air brake, or would have been obliged to see the fruits of their work gathered by shrewder business men. Mr. Westinghouse having made his invention, made his fight for his invention, and it was superbly successful, although it was made against bitter opposition on the one hand and cold indifference on the other.

The history of the Westinghouse Electric Company is of the same order, and it is an illustration of the character of its founder in the same way. In the electrical field Mr. Westinghouse, although one of the first explorers, has been from the first less an inventor and more of a business man, able to see the value of the inventions of others. He purchased the United States rights to the Gaulard and Gibbs alternating current patents and immediately became the father of alternating current machinery. It has been said that electricity must have remained forever a comparatively inefficient and impracticable agency except for the use of the alternating current. And yet there was an even fiercer fight against the adoption of his alternating current machinery than there had been against his air brake. In this case there were important financial interests against him, and not merely, or chiefly, the inertia of indifference and ignorance. He had to fight the makers of direct current apparatus. One story is that the opposition to the Westinghouse machinery was so keen that the New York electrocution apparatus, the first adopted, was equipped with a Westinghouse dynamo at the instance of his enemies, the idea being that this would be convincing proof of the deadly nature of the alternating current.

It was at this stage in the development of electrical machinery that Mr. Westinghouse and Mr. Nikola Tesla came in contact. The alternating current needed a practical and simple motor to make it commercially feasible in a large way. Mr. Tesla had the idea, far from perfect at first, and he convinced Mr. Westinghouse, who became his friend and financial backer. There was a long period of waiting and of expensive experimenting, but the business genius was so much an inventive genius himself, and perhaps also so much a genius in the knowledge of men, that he did not lose faith. Finally the motor was perfected and all the world knows the result—a machine that is used all over the world in plants run by electricity, a machine which has been described as being “as simple as a grindstone, of the highest efficiency, and almost fool proof.”

No other business in the world, probably, has grown so rapidly as this Westinghouse Electric & Manufacturing Company at East Pitts-

burg. The present works of the company were built only ten years ago. At that time there were two main buildings 750 feet long, one 230 feet wide and the other 100. Nearly everyone in the business world who came in contact with Mr. Westinghouse then believed that these buildings were vastly larger than there would ever be any use for. Since that time more and more buildings have been added. In 1899 there was an extension at one end; in 1900 at the other; in 1901 the space between the two was utilized for another building 1,200 feet long. Then finally began the duplication of the entire plant.

To direct the affairs of all the twenty-three Westinghouse companies scattered throughout the world requires a man of great force and activity. Mr. Westinghouse is all activity and he makes his activity count. He is not only active as the head of these different companies, but he is active in mechanical research as well, and the working out of the ideals that find their inception in his brain keeps no small force of engineers busy.

The solid foundation upon which this general of industry has established his many institutions, and the upright and straightforward business policy that has characterized all his undertakings, have won for him the respect of the business world. The generous spirit which he has always manifested towards his associates and employees, and the high consideration which he has always shown for their welfare, have won from him a degree of esteem that a king might envy.

It goes without saying that Mr. Westinghouse's great genius, foresight, activity and ability to overcome obstacles have been the means of producing for him great wealth, but there are few to whom wealth in the abstract means less than it does to him. To him it is but the medium that permits the unbounded exercise of his genius, and the loss of it would concern him only in that it would limit the possibilities for his genius to expand and develop. Mr. Westinghouse is not a man who could turn his holdings into cash and rest upon his laurels. He has always been active and his nature will permit nothing but activity. That which he has already accomplished entitles him to a place among the notable men of the age, not only in America, but in the world; and greater things than he has yet accomplished may still be expected from so masterful a mind as his, for he is only fifty-nine years old, young for the man of achievement.

James R. Keene Reads the Future.

BY WILLIAM GRIFFITH IN NEW YORK TIMES SUNDAY MAGAZINE.

The great financier discusses with the interviewer the results of the Russo-Japanese War, the position of the trusts and the speculative system. His advice to all and sundry is to steer clear of stocks, save for investment purposes. The interesting personality of the horseman-financier is cleverly painted in the concluding paragraphs.

PROSPERITY is reasonably sure to remain ever with us for some time to come, if the prophetic vision of James R. Keene be a reliable touchstone. Gently but firmly crossing lances with no less a champion than he of Standard Oil, the Ivanhoe of the Street, as the eminent market master is admitted to be, sees no reason to believe with John D. Rockefeller that, the tide being now at the flow, there is liable to be a sweeping ebb within the next two or three years—unless the country be stricken with agricultural paralysis, which he deems improbable.

It was in his apartments at the Waldorf-Astoria that the veteran financier, victor in many historic campaigns, and victim of some, voiced his opinions of the industrial and financial situation, and incidentally analyzed the trust question with a keenness compatible with his name.

His outspoken candor in discussing the vital financial and industrial problems of the day is of added interest as contrasted with his habitual reticence. For, in the phrasing of the President, it is, and has always been, with deeds rather than words that James R. Keene is most deeply concerned. His attitude toward what he terms the garrulous axe-grinding actors and critics of finance is one of passing impatience.

Twenty-eight years in metropolitan finance have left Mr. Keene grayer of hair and with a frostier beard than when he returned as an Argonaut from California in 1877 to challenge such lions as Jay Gould, W. H. Vanderbilt, Cyrus W. Field, and Sam Ward in their dens. Physically wiry, tending to slenderness, and of medium height, there remains of him the same impression as a thoroughbred, tense, virile, and of indomitable stamina, often conveys. He wore a neat-fitting cutaway coat, trousers of a modest pattern, and no flare or twinkle of jewelry. Even a slender watch chain was three-quarters in eclipse. Only once or twice was his even-tempered voice raised above a conversational tone, and then, wishing to emphasize a word, or italicizing a point, his words came in sharp, crackling volleys, and the steel-gray eyes were fired with burning intensity.

"Never in my recollection," he began, "have the prospects been more

flattering for the country at large than they are to-day. And, while the prosperity of the American farmer is the corolla of the situation, there are many flourishing petals, among which might be mentioned the re-establishment of peaceful relations between Russia and Japan and our tremendous industrial activity."

"What effect, approximately, will the restoration of peace have on this country, in a financial sense?" was ventured.

"Well, it seems very probable that a large portion of the money which both Japan and Russia will find it necessary to borrow in order to revive their semi-paralyzed industries will come from us. To-day Japan has some \$50,000,000 on deposit here—money subscribed to her last loan, and which she has not yet touched—and that will soon be taken out of the country. But it is only a fraction of what the Japanese Empire will need for her rehabilitation. And Russia is no better off financially, indeed, not as well off, if we are to believe what is generally credited. In view of the immense volume of money both countries will find it necessary to borrow, and in view of our ability to lend it, it is certain that within a very short time many millions of money will find their way out of this country to Japan and Russia. As a slight indication of the Russian attitude toward us," continued Mr. Keene, "there was the removal yesterday of her tariff differential against our steel products and machinery. While that is only an incident, it indicates very clearly, that Russia realizes our value to her in a financial way, and M. Witte, while here, doubtless received assurances of financial support in return for this concession.

"Of course," was quickly added, "we must not forget that certain industrial benefits have accrued to us directly through the war now so happily ended. Both countries have for the past eighteen months suffered a temporary industrial paralysis, and we have benefited thereby. Japan has throughout the campaign practically fed her immense armies with American products, other than rice and a few staples of Japanese growth. And, to a certain extent, the same may be said of Russia."

"When you mention wars and trusts in the same breath as being deplorable, do you offer a criticism of modern industrial combinations, Mr. Keene?"

"In one way, yes; in another, no," was his reply. "A trust, properly managed, would be an ideal institution. By an ideal institution is meant an institution capable of conferring the greatest benefit upon the greatest number of people. I do not go so far as to say that we are even within speaking distance of such a millennium, for we undoubtedly are

no. And the principal, the only, reason we are not is identical with the fundamental cause of every war—human nature.

"Trusts, so-called, as conceived and operated in this day and age, are not utopian dreams; there is nothing philanthropic about them. They are business institutions conducted on business lines, with an eye to profit and to nothing else, for stockholders. If consumers could reap the benefits commensurate with the economies made possible by these large combinations, then the hatred and opposition to them which breaks out so frequently would end.

"It might be possible, though not probable, for a trust to be so conducted as to reduce the cost price of its output to the consumer without any reactionary ills, for the simple reason that a combination is able in innumerable ways to economize in the cost of production. But at present our large corporations are so enormously capitalized that every nerve of their respective managements is strained to pay an adequate dividend on their respective capitalizations.

"And," continuing, "another bad feature of our enormous industrial corporations is the deplorable tendency to destroy, or vitiate, our mercantile independence as individuals. It is my firm conviction that the day is coming when the individual small merchant will cease to exist. In his place will be millions of persons working for wages and salaries, whereas yesterday and to-day they were and are proprietors. In other words, I believe the time is coming when practically all mercantile and industrial affairs will be conducted by corporations."

"And are there any offsetting benefits to be derived from the inevitable system?" was asked.

"Yes, the cloud is not without a silver lining," was his prompt reply, "and one beneficial phase is the ability of a large corporation not only to locate but to create a foreign market for its products over and above what is consumed at home. But it is doubtful if any benefits can fully offset the loss of individual proprietary independence.

"Thus far," added the eminent critic, "the country, with its industrial wealth increasing annually and quadrennially by leaps and bounds, has steadily grown up to what would otherwise have been the distinct and dangerous overcapitalization of certain larger existing corporations. Just how long our assimilative powers will stand up under the tax is a matter of conjecture. But there certainly is no reason to make any gloomy forecasts for the immediate future when we are annually pocketing \$2,500,000,000 for cereals alone. The American farmer, in other words, was never more prosperous than he is to-day, and so long as the American farmer is prospering there is no ailment which this country cannot throw

off or assimilate. Our farms constitute the backbone of the country, and there is a steady and distinctly noticeable increase in the agricultural returns from year to year, in the quantity produced as well as in the market price obtainable.

"Wheat, corn, hay, nearly all agricultural products are bringing more per bushel or bale from season to season, while gold is being produced in such abundant quantities that the purchasing power of a dollar is gradually but perceptibly growing less and less, against a gradual increase in property values."

"And Wall Street?"

"Is being benefited along with the rest of the country, though it has undergone a marked change in the past twenty years," replied Mr. Keene.

"In what essential?" was ventured.

"Well," with deliberation, "what is true of the general industries of the country is true of Wall Street—the tendency toward combination in everything. Whereas there were possibilities a decade ago for an individual operator in the Street, the individual is now so completely overshadowed by combined interests that he who opposes them must court inevitable disaster. In other words, with the advent of so many enormous combinations, having behind them such masses of capital, it is vastly more difficult for any individual, however powerful, to control or even seriously influence a market situation. Yes, the complexion of affairs has changed very radically. There is not so much out-and-out speculation as there was once—the people, the classes of them who formerly speculated, are now seeking solid, dividend-earning investments, and are satisfied with a reasonable return of 3 or 4 per cent. Or they are patronizing outside bucket shops scattered over the country."

Questioned about the effect which such recent exposures as attended the United States Shipbuilding collapse and the Equitable ventilation have had on Wall Street, the famous leader of many sorties preferred to leave it unanswered. His diagnosis of the Shipbuilding case was as simply a matter of overcapitalization, with perhaps a touch of recklessness, which had made its collapse a foregone conclusion. Otherwise the subject was too complex and infinite to permit of loose discussion.

Mention of Thomas W. Lawson provoked an impatient dismissal of the Boston iconoclast as neither meriting nor receiving serious consideration from thoughtful people of unbiased opinion.

"Looking back over your extended connection with Wall Street," was ventured to the eminent financier, "what is your advice to persons of ample or of average means who may contemplate a career there?"

"My advice," he replied gravely, with a word-to-the-wise expression,

'is incorporated in the reply of Punch to one who contemplated matrimony—don't. Ninety-five per cent. of those who embark on venturesome careers in Wall Street come to grief. Now that the question is up, I may go further and say that the only way for any one to enter there is on a legitimate business basis. Any other course not only squeezes a person dry physically, mentally, and financially, but it leaves him unfit for any safe and sane career in other directions. One might say in addition that in order to be successful in speculation an extraordinary aptitude for studying, analyzing, and judging correctly both national and international industrial indications, as well as a thousand other complexities entering into the case are necessary. And it is doubtful, everything considered, whether the game is worth the candle, even under fairly favorable conditions."

Such was his message to outsiders, and an extraordinary message enough, coming from such authoritative source. Asked if he were not bothered by the army of seekers after inside information, the serried campaigner lightly tossed the subject aside; and therein undoubtedly lies the secret of his power. He is the sphinx of the Street, or is so recognized, mysterious, unwearying, and inexorable toward opposition. Also he is undoubtedly the most picturesque and stalwart figure in the modern pits and pens a quarter century ago. Needless to say his life story reads financial arena. Scarred with conflict and with undimmed courage, he is, as before pictured, as vigorous and alert as when he first bearded the like a romance—teaching a lesson of perseverance and pluck. How he came to this country when a boy, went West, became a reporter, miner, millionaire, and speculator; how he came East to Chicago and absorbed additional millions; how he came to New York and lost a fortune; his struggle to regain it; his feuds with the controlling powers in the market; all this is too wellknown to need repetition. He has never known when he was beaten, and perhaps this is the reason why he remains a dominant personality in the financial world.

Briefly speaking, he belongs to no clique. You never hear his name truthfully associated with any coterie. Nor is he affiliated with any bank. He is a director in possibly two corporations—the Westchester Racing Association and vice-president and steward of the Jockey Club. He is a member of no pool, unless it be one of his own creation. In other words, he is the one man in the financial district big enough to stand alone, the free lance, the Ivanhoe, a clearly outlined, solitary figure, feared by consolidated interests controlling their hundreds of millions.

Strange to say, this James R. Keene has never been a member of the Stock Exchange. But he has, it is frequently vouchsafed, bent it,

the greatest power in the money world, to his bidding more than once as though it had been a chamber of commerce in an ambitious country town.

Again and again he has turned its floor into chaotic pandemonium and set the hundreds of brokers howling around the posts, and yet, it is said, he has never been within its doors. Nevertheless, it appears that numberless owners of \$50,000, \$60,000, and even \$80,000 seats are but pawns in the epic game he plays.

What are his methods? Ask any one versed in the traditions of the Street and such a one will stammer that Keene were not a Keene if anybody knew. Yet few men can converse better or more forcibly when he wants to talk. And there is no man who would better impersonate a statue of silence when it behooves him to say nothing. He does not let his right hand know what his left hand does. How and when he distributes his orders, who his brokers are, no one can tell. They are as bubbles in the current. Not being a member of the Stock Exchange, he makes no trades in his own name. His brokers are frequently changed. One man may have selling orders from him and another orders to buy, yet neither may know that the mysterious edicts come from the same source.

All the arts of finance are known to him. He can conduct a still hunt in such a manner as never to awaken a shadow of suspicion. Long ago he became known as the one noiseless man in the Street. Contrariwise, he can manage a campaign with the alarum and fanfare of a sham battle, be it but necessary.

Yet he is not a creator. His name has been but vicariously associated with the promotion and upbuilding of railroads or stellar industrial properties. He is essentially a speculator—a financial engineer below decks. He has reduced his business to an art, for science it can hardly be termed. While the legitimate value of one security or another may afford him an excuse for being a bull or a bear on it, he is too accurate a judge of market conditions to be influenced by these factors alone. Like all who have become blue or gray in the service of the ticker, he knows the import of technical conditions—who is doing the buying and selling and the backing thereof.

And he bears his three-score-odd years with feathery ease. His Roentgen-gray eyes twinkle with the youth that refuses to acknowledge age. They can be now inscrutable and frigid, and then burn with anger that is Homeric when occasion warrants, but the youth is still there.

At his comfortable retreat at Cedarhurst or in his Waldorf apartments or with his horses he is kindly, genial, approachable. At his Broad street office it is another story—the story told by the ticker. Gen-

erally he arrives there by 10 in the morning. Unless he visits the race course he remains there until late in the afternoon, and often until 6 at night. During the day a hurried dictation, a rapid signature, condensed telephone conversations, and then always—the ticker.

Slipping the tell-tale tape between his fingers or with his hands a-grip behind his back, with his keen gray eyes fixed as on vacancy, pa sing ever and again at the tape, he paces to and fro with the sinewy tread of a panther ready to spring.

This is not the quiet, genial personality familiar to many who watch him watching the negotiation of a classic event at the track, nor is it the man you see at the Waldorf chatting and laughing with a favored few. This is a Keene playing the game that he loves and yet would have others avoid as a plague, playing the game for the sake of winning it rather than for the millions it may yield.

Certainly such a character presents curious contradictions—from the ticker to the turf. Is there a better known patron of racing in America? He has owned some of the greatest race horses in paddock annals. His Foxhall, winner of many French and English classics, was acclaimed the horse of a century. His Domino, winner of more apoplectic purses than any horse of his day, was the speed marvel of several seasons. His Sysonby is considered by the best judges as the greatest horse now running in this country. And yet with all the horses that have borne the Keene colors, with the magnificent stable he reviewed the other day, this financier who has won and lost millions with equal nonchalance, has seldom been known to bet a dollar on a horse.



A Night in a Travelling Post-Office.

BY MARCUS WOODWARD IN PEARSON'S.

Here we are given a graphic description of a journey from London to Carlisle on the Down Night Mail Special of the London and North-Western Railway. It is a journey fraught with exciting incidents, and the author has caught the wild spirit of the thing and has written with a dash and vim that makes his story one of absorbing interest. To one unacquainted with British post-office methods, the article is most instructive.

EIGHT o'clock in the evening at Euston Station. At a humble, out-of-the-way platform, a long train, gay in its colors of white and chocolate, is drawn up. So quietly it waits on its side track that few give it a passing thought. Yet it is, perhaps, the most wonderful train in the world.

It is the famous Down Night Mail Special, the world's premier mail train, a train that runs three hundred miles in six hours and eighteen minutes, though half-an-hour is spent in stoppages. Leaving Euston at 8.30 p.m., it comes to Carlisle, after rushing down the thirty mile descent from Shap Fell at seventy miles an hour, at 2.48 a.m. And as it flies through the night to the North, letters are caught up from the ends of the kingdom, to be swiftly sorted by the post officers, who are the only passengers, and scattered again, farther north, to their destinations.

Postal work on the flying office begins long before the train starts, and does not end until one portion has arrived at Glasgow, another at Aberdeen, and a third at Edinburgh. From the start to the finish of its three hundred mile journey up the great trunk line, the special is in ceaseless connection with other trains from the ends of England, forever picking up new mails, and dispatching sorted mails.

It receives letters from Penzance and the Channel Islands, it passes letters on to Ireland, to Wales, to the extreme North of Scotland, and to the ultimate Hebrides. A chart of its course and its connections would appear like a great spider's web laid out over the British Isles—the main lines that unite the outer circle of the web to the centre standing for the tracks of other T.P.O.'s, or travelling post-offices, flying eastward or westward to exchange mails with the north-bound special, and flying again on their way. The total number of letters that are received nightly on the down special, to be sorted and dispatched—apart from direct bags of sorted letters that merely have to be carried from town to town—amounts to about one hundred thousand.

By eight o'clock the train is almost in readiness for the start. Sort-

ing has been under way a full hour. It only remains to receive the last van loads of letters.

The great scarlet, two-horsed mail-vans follow one another in a clattering procession to the platform. Horses are pulled on their haunches, swung round at right angles to the train, and backed until the van's wheels are square on to the platform, and porters and packers fall upon the mail-bags and the parcel-baskets, and shoot them into the train.

The scene becomes exciting; mail-vans arrive at a gallop, amid shouts, and banging, and rattling. From the smaller offices, one-horsed carts dash up with their quota of letters, while little, swift tricycle carriages follow with letters that have missed the cart dispatch.

At 8.27 the last cart bowls up with a budget of unsorted letters from Mount Pleasant, the great London office for the inland mails. At 8.29 arrives a man in a red coat, like a huntsman's—one of the mail porters, who bears a bagful of late-fee letters, on which an extra halfpenny has been paid for the privilege of last moment collection. The engine-driver, his steam fully up, peers from his cab, expectant for the starting signal.

"All right?" inquires the railway company's foreman of the mail officer in charge of the platform—an official in dark uniform with black lace on his cap, in whose care are the sporting-looking mail porters.

"All right?" asks the mail officer in his turn of the inspector of the mail train—"Then—right away." The foreman gives the signal, we spring for the train, and the platform goes gliding past.

I am armed with a special permit from the Secretary to the Post-office, giving me the rare privilege of travelling with the mails. Also I carry a first-class return ticket from London to Carlisle, given to me by the London and North-Western Railway chiefs as a token that they approve of the enterprise. But to-night I am free from ticket-inspectors and all the conventionalities of railway travel. My ticket, representing the essence of luxurious travelling over the best-laid line in the world, seems to wear an ironical grin as I examine my train.

The train is made up of a dozen heavy coaches or vans, specially designed for post-office work; letter and parcel sorting vans, stowage vans, and two breaks containing the only two seats provided for the railway guards at either end. The engine-driver, the stoker, and the guards represent the railway company—the thirty other workers in the train represent the post-office, and every one of them is hard at work before the train has left the platform.

"Our first receipt of mails is made by apparatus at Harrow," remarks

Mr. Inspector Pinfold, as the train gathers way and London slips behind us. "Come and see the apparatus."

We push our way past the workers in the letter-sorting carriage, who block the narrow gangway between the pigeon-holes on one side and the rows of mail-bags hanging on the other side, to the van where is worked the apparatus for receiving or dispatching mails while travelling at full speed. A man leans on an iron bar across a wide open doorway gazing into the night. As we near Harrow, suddenly he springs to attention—he has caught sight of some landmark that tells him the train is approaching the point where mail-bags are to be picked up. He works a lever in the carriage that causes a great, square-cornered net, hitherto pressed flat against the outside woodwork, to open out beside the train. "Stand back," he cries. There are two sharp metallic clicks, and two leathern pouches hurtle on to the floor at our feet.

"The mail-bags are inside the pouches," explains the inspector. "You see, the net contains a strong angle-rope, shaped like a V on its side. Beside the line is a standard or gallows, from which the pouches are hung just so that the rope shall catch them. The impact releases the spring that holds them in place, they drop into the net, and thence rebound into the carriage.

"It is very simple, yet it is a great idea, since the appliance allows us to pick up mails when travelling at seventy miles an hour. It is just as simple to dispatch the mail-bags at top speed. The man in charge of the apparatus fastens the bags in their pouches to an upright arm outside the carriage. The arm he lowers outwards and downwards, so that the pouches are suspended in the air. A net, just like the one we carry, is fitted up beside the line, and when our pouches swing into its angle rope, the shock causes them to drop from the arm, and we pass serenely on our way so many letters the lighter."

The men who work the apparatus have received a special and curious education. They have learnt the line. At any point of a journey, by day or night, they could tell you their exact whereabouts from the distinctive sound of the roar of the train.

Some men can tell where they are at any moment from the difference in the smells wafted in through their doorway. The roar of a tunnel will give a man his bearings; the music of a bridge, crossed or passed under; the echo of the train's roar as it passes a brick or wooden wall; or the pistol-like report caused when the train rushes by a signal-cabin near the line. The train sings a song to these men all through the night, and every note has a meaning. Their eyes are as sharp-tuned as their

ears, and where the night is a black wall to eyes untrained, they pick out familiar landmarks that tell them their whereabouts. Snow and fog are their chief enemies, deadening sound and changing the aspect of the landscape.

After Harrow, the mails come in by apparatus thick and fast, and the loud thud of the falling pouches is continually heard, as the nets catch the mail-bags out of the night, and shoot them on board. There are receipts at Watford, at Boxmoor, where the letters from Hemel Hempsted are gathered in, at Berkhamstead, Tring, Leighton Buzzard, at Bletchley—where the heaviest receipt of all is made, twenty bags flying into the train—at Wolverton and Weedon, and so on, until the train draws up at Rugby, at 10.08 p.m.—on time to the second.

Here a heavy mail is put on board—a score or more of bags coming in from the Eastern Counties, to say nothing of forty or fifty baskets of parcels.

In four minutes the train is under way again; and the inspector now suggests a walk through from end to end, to see the work in all its branches. He explains the organization of the staff, and how the men are drafted from point to point in the train, as the work of the various departments grows heavier or lighter. The inspector himself is in charge of the whole T.P.O., having beneath him a registered letter officer, twenty-four skilled letter and parcel sorters, and a small staff of porters, who receive and dispatch the mails.

The sorters are picked men from the London postal service, who have been passed by a doctor as fit for withstanding the strain of six hours' continual mental and physical work at high pressure. On joining a T.P.O. they begin by learning apparatus duty, spending two months in becoming thoroughly acquainted with every foot of the line. Eventually they learn sorting duties, beginning by handling the newspapers since a mis-sort with a newspaper is of less importance than with a letter. In time they blossom into letter-sorters, and finally may become overseers of the mail, or even inspectors.

In the beginning they are classified as "men below the bar," and their wage starts at £68 a year, to rise to £112. When they cross the bar, from a yearly salary of £112, they may rise to one of £160. These men receive in addition a special allowance for every trip they make.

The mail special is arranged on a geographical plan. Next to the engine is a brake destined for Aberdeen, carrying one of the guards, and containing all the direct mail for places on the line north of Carlisle.

Passing through this brake, we come to an Aberdeen parcel sorting-

van, where the sorters deal entirely with Scotch parcels. The work here grows heavier as Scotland is approached. In August, when the shooting begins, the parcel post becomes enormous. But at any time it is a wonderful sight to see the men picking up the great baskets filled with parcels, emptying the parcels on to a table, and throwing them back to the baskets again, this time in order, as swiftly as a pack of cards might be dealt.

So soon as the parcels are sorted into their right baskets, they are carried through into the next van, reserved for stowage—for every inch of space is of value in the sorting carriage.

In the next carriage half-a-dozen sorters are at work, sorting letters and newspapers destined for Scotland, sent from the ends of the earth. Though the parcels come to the T.P.O. in a wholly unsorted condition, the letters are sorted beforehand to a certain extent, each bundle having on it a label which denotes the particular division in the T.P.O. to which it must go.

Of every bag of letters received and dispatched a complete record is kept—and each man knows exactly what bags he should receive, and what dispatch. So wonderfully perfect is the system, that if a sorter mis-sorts any one of the hundred thousand letters dealt with nightly—if he puts a letter into a wrong pigeon-hole, or a parcel into a wrong basket—when the mistake is eventually discovered, his fault can be traced at once to him.

Registered letters are safeguarded by a system of hand-to-hand checking, so that every officer who handles them must give and receive a receipt.

How swiftly and accurately a man can sort his letters depends a good deal upon his mood. A clever sorter, whose brain is working well, whose hands move with his brain, and who has no worries on his mind, will sort seventy letters in a minute—picking up each off a table, glancing at its address, and deftly tossing it into one of the fifty-four pigeon-holes that confront him. But to sort forty letters a minute is good work.

Continuing the tour of inspection, the next van carries parcels for England that must be sorted between station and station. Thus the basketfuls of parcels put on the train at Rugby must be cleared off by the time Tamworth is reached, at 10.46 p.m., where a junction is made with the Midland mail train from Bristol to Newcastle, bringing bags from the far West of England and from South Wales. Then at Tamworth a connection is made with the far East, and parcels come on board from Lincoln and the East Midlands.

Work on this van goes forward at high pressure. The men at the sorting table cry out the name of the basket into which each parcel must be thrown, and the parcel is handed down a chain of men until it arrives at its proper receptacle. The cries of the sorters rise in a babel—"Liverpool! Carlisle! Warrington! Liverpool! Manchester! Manchester!" Parcels fly from hand to hand, and as the sorting table is cleared fresh baskets are passed down to the table over the sorters' heads. It is a scene of strenuous excitement; but as the train draws in at Tamworth the last basketful of sorted parcels is being fastened down.

The remainder of the long train is made up of another stowage carriage, which becomes, after Carlisle, a sorting carriage for Glasgow parcels—a brake van with a guard, a railway man who sorts the company's official letters, sent from station to station, and two vans with parcels and letters for Manchester and Liverpool, to be detached at Crewe and Preston.

At 10.51 p.m. Tamworth is left behind, having contributed its quota of mail, and we have a clear run before us to Crewe, where we are timed to arrive at 11.49. Hard on our trail, only a quarter of an hour distant, comes the Irish mail. We shall hand it some five thousand Irish letters, and in turn shall receive letters from all parts of the kingdom. for Crewe is the most important railway junction in England.

As we run into Crewe, over the largest set of lines in the world, the inspector draws a map of England, showing the connections we shall make with other travelling sorting offices, as distinct from the ordinary trains that contribute their loads of letters. Here we meet the Bristol, Shrewsbury, and York T.P.O., to whom we hand such mails as we failed to dispatch at Tamworth by the Midland mail. We receive bags from Jersey and Guernsey that have not been touched since they were sealed at St. Heliers. We receive mails from North Wales in exchange for our sorted letters, while mails from numberless towns in the Midlands await us. A busy ten minutes for the porters and packers is passed at Crewe.

At midnight we are off again, to Warrington and Wigan, where the apparatus is worked; on to Preston, where picture-post-cards from Black pool pour in upon us, and where the Liverpool tender is shed; on to Carnforth, reached at 1.30 a.m., where we have another large receipt from the Midlands, from Sheffield, York, and Newcastle, and where we take in a bag from the Midland T.P.O., southward bound—and so into the region of mountains.

England is slipping rapidly behind us. At Carnforth we feel a breeze from the sea, only four miles distant; but the picturesque little

town, and the granite, fern-covered rocks of the district, and the bracken and gorse, can only be imagined, for night still reigns, though day breaks in these regions half-an-hour earlier than in the south. Now the engines—for an additional one has been attached at Preston—perceptibly slacken speed as they begin the toilsome climb of thirty miles to Shap summit. But we have thirty miles on the down grade before us by way of compensation. As we drop over the mountain-top and begin the downward rush, the magnificent engines are let go at top speed, and it is at seventy miles an hour that we descend from the clouds into Carlisle.

It is 2.48 a.m. The tired staff vacate the train, handing it over to the Edinburgh T.P.O. staff. The worn-out sorters will soon be asleep in their beds. When they rise at mid-day they will be free to devote their afternoon to enjoyment; they have their swimming, cricket, and football clubs at Carlisle, and they will return to London on the 8.42 p.m. up limited mail, and the 9.22 p.m. special, working their way.

Meanwhile we go to bed at Carlisle, in the dim grey dawn, to dream of a fire-belching dragon rushing and roaring across the world, swallowing up great mouthfuls of letters and parcels that fly by magic to meet it, and to feed it, from the ends of the earth.



Shopping in Paris.

BY MRS. JOHN VAN VORST IN PALL MALL MAGAZINE.

The key-note of French merchandizing is to study the mental attitude of the shopper. While the British and American systems are commercial, the French system is psychological. Incidentally the author gives some characteristic pictures of the Parisian merchant and his store. A section devoted to Paris fashions and how they are set is full of interest.

THE whole plan of shopping and shops in Paris might be traced back to the Middle Ages, when all trading was done in the open market-place.

Just as there is a "market day" once a week in every small village throughout France, so there still are in Paris the flower-market, the bird market, the ham market, the rag market, the stamp market . . . and in the ordinary shops a concentration of trade according to its nature.

For example, were one to lay out a "shopping map" of Paris, one would find that, with certain exceptions, the dressmakers and jewellers are assembled in the Rue de la Paix, the milliners are in the Faubourg Saint-Honore, the antiquity dealers in the Rue Lafayette, the Rue de Provence—while the articles de Paris are on the Avenue de l'Opera and the Grands Boulevards.

Each quarter has its own magasin de nouveautes, such as the Louvre, the Bon Marche, the Trois Quartiers, the Printemps, where, not as much as at the London stores, but to an almost unlimited extent, everything can be bought.

Thus, as on the old market-places, to-day in the Rue de la Paix, the lady shopper who does not find what she wants at Doucet's need seek only a few steps farther, at Worth's, at Paquin's, at Raudnitz'. . . . If it be letter-paper, fancy picture-frames, porcelain ornaments, bronze statues, Parisian or cosmopolitan bric-a-brac she is looking for, she may wend her way up the Avenue de l'Opera and along the Boulevards, where she will see a bewildering display of novelties.

The centre of the old curiosity shops was originally the Hotel des Ventes or Government auction-rooms in the Rue Drouot. Thence, little by little, the trade in antiques has radiated, reaching even across the river to the Rues de Seine, de Rennes, des Saints Peres, and the Quai Voltaire.

Behind the Palais Royal, in the Rues du Caire, du Mail, d'Aboukir, are collected the stores where feathers, artificial flowers, glass beads and pass menagerie trimmings are sold both retail and wholesale.

It is from localities such as these, which for generations have been monopolized by one especial branch of commerce, that Paris shipped to the United States over one million francs' worth of gowns and lingerie during the first three months of 1905; 2,069,000 francs' worth of hats and artificial flowers; 1,468,000 francs' worth of fans, brushes, opera-glasses and other ornaments classed under the general head of articles de Paris.

These figures give some idea of the activity of trade carried on, and they make one realize, at the same time, the immense superiority of such jewellers as Boucheron and Cartier, such milliners as Taty and Reboux, such tailors as Francis and Linker—who in the midst of so keen a rivalry hold a leading place.

As for leather goods, the palm is given to the English merchants who have established themselves in the Rue de la Paix. Leuchars and Kendall surpass, in the etalage of their tiny shop windows, any perfection that the French have attained in the way of dressing-cases, portfolios, purses, bags, and so on.

It is not only by aggregating according to the nature of their employments that the Frenchman has preserved his old market-place tradition; it is in his very methods of doing business. These methods, contrary to the American and British systems, are more than commercial; they are, one might say, social—psychological even!

Anyone who has watched, at a Normandy horse fair, the lengthy operation which ends in the purchase of a horse, will understand. The day begins with persiflage and tippling, and ends with tippling and persiflage between the merchant and the client, who spend hours by the way in disputes, discussions, exchange of insults and compliments. The object in question, the horse to be sold, seems at times to play a very secondary part, yet, in the minds of the two men concerned, it remains the all-important aim. When, toward night, the bargain is concluded, each of the contracting parties knows as much about the man with whom he has dealt as he does about the horse he has dealt for.

It is this psychology of the purchaser which preoccupies the Paris shopkeeper. His understanding of the "client's" mentality characterizes his methods of procedure.

Interested in this difference between Anglo-Saxon and Latin methods of doing business, I questioned a well-known American shopkeeper, established in Paris. He said to me: "The principal point is this: Our salesmen are in the shop to give the customer what he asks for. The Frenchmen are there to find out what the customer inwardly desires and to gently force it upon him!"

The very shop windows are a testimony to this flattering of the

individual's taste. The casual arrangement of the English shop is a tacit suggestion to the purchaser that if he wants a thing "he can find it himself." On the other hand, the alluring displays familiar to those who know Paris are a most subtle influence in tempting the mere passer-by.

How many times have we heard the American woman exclaim: "I didn't mean to buy anything in Paris. But the shop windows are so attractive one can't resist!"

There is nothing haphazard about the disposition of goods in the etalage of the humblest Paris boutique. Haberdashers like Charvet pay an immense salary to the window decorator, who produces veritable works of art in his harmonious combinations of scarves and handkerchiefs and hosiery! The large plate-glass reflects each day a new series, varying in hue from the boldness of the modern impressionists to the soft aesthetic tints of the renaissance painters.

At the novelty stores, the "artists," as they are called, remain late on Saturday nights, perfecting their exhibitions for Monday morning. Even such dull and practical supplies as dog biscuit and garden seeds are made to produce their effect in the windows of the shops where they are sold. Somewhat like the prestidigitateur who forces cards on a determined victim, the French commis persuades his customers that his will is theirs.

This insinuating skill is, like everything else in France, a matter of tradition, handed down from father to son. For business in the Paris houses has been carried on in the same families for generations. The smart American, quite the opposite of his French brothers, has but one idea: to "get on" to something better than "keeping store"; to "boom" the business by advertising, and when it is successful, to "sell out." This intention takes from his methods their personal character. His idea is not to cajole a few individuals into forming a faithful clientele, but to attract the public at large, the great anonymous American public, whose eyes are ever uplifted scanning advertisements in search of something "new."

After a short time in business, the American has either squandered his output or made a fortune. The Frenchman meanwhile goes on his quiet way. He regards his shop as a hearthstone, the centre of his family. Very often associated with him is his wife, perhaps his daughter—which feminine element also furthers the subtle duperie of the customer. The woman has her own especial way of divining the purchaser's desires and of urging upon him what he wants or does not want!

Even in the large stores, where the family methods cannot be ap-

plied, the personal interest of each clerk is enlisted by a system of selling on commission. At the Louvre, the Printemps, the Trois Quartiers, the salesmen and women have a percentage given them on the total amount of trading done by them in a day. This prompts an assiduity which is markedly absent in the manners of the American—at times scarcely polite—who works on a fixed salary.

At the Bon Marche the co-operative plan has been successfully carried out: the employees, after a number of years, become stockholders. The foremen, some of them, receive as much, wages and revenue included, as two thousand pounds a year.

These magasins de nouveautes are run on a cash basis. Each object sold must be paid for on delivery. What the receipts are daily, hourly, one can imagine by considering an item such as this, in the yearly expenditure of the Bon Marche: fifty thousand francs every twelve months for string to do up parcels!

The credit system, compared to that which customers in England and America are wont to use and abuse, is little practised in France. The old Parisians pay their tailors and dressmakers once, sometimes twice, a year. But the butcher, baker, milkman, greengrocer, and candlestick-maker are paid weekly, and in many families they receive daily settlements for all their accounts.

This does not mean that no one has debts in France!

An important merchant in the Rue de la Paix, referring to this matter of credit, said to me: "Lately there has come into my possession a list of the purchases made by the various great families of France before the Revolution. I could not suppress a smile as I perceived that the observations regarding slowness of payment were affixed to the same family names in the eighteenth century as in the twentieth! Noblesse oblige. Not that there are any really bad debts among these aristocratic customers—only that sometimes we wait two generations, or more, for payment."

Among the vices of the French methods must be classed that of bargaining. Doubtless this, too, is a relic of the old "fairs." At the flower market the peace of the purchaser is troubled to such an extent that he hesitates to patronize these open-air booths. The flowers themselves are most alluring, banked up in masses under an outspread tent through whose canvas covering the sun shines golden and warm. Hardly has one descended from the carriage, attracted by the perfumed avenue, fresh and sweet, when the clattering of sabots is heard. The brigade of red-checked, blue-aproned harpies advance, yelling in their nasal tones:

"Buy something of me, my beauty."

"A little bunch of roses, pet. Come. What will you give?"

If, startled by their vociferations, and sure of being cheated, you start away, a torrent follows you :

"Make me an offer, my pretty lady! Do you want them for three francs? For two? For one franc fifty? Come!"

The emphasis grows stern, and when the bargain is concluded one is thoroughly worn out.

In the old curiosity shops, with certain added shades of refinement, this discussion regarding prices is the same.

Were one tempted to make a general rule regarding the "art of bargaining," it would be this: "If you feel you must have the object you have come to buy, you are in the merchant's power. If you don't care whether you get it or not, he is in your power."

It is in determining the keenness of your desire that the salesman displays his knowledge of humanity. The psychology of the buyer is as important a chapter as any in the education of the French merchant.

"We have several categories of lady shopper," one of the old curiosity dealers remarked to me. "There is the doubtful lady, whose mind is not made up to buy. With her we must endeavor to create an irresistible taste for some object which is rare and difficult to duplicate. Then there is the determined buyer, who knows exactly what she wants, and can't find it. With her we proceed by a process of suggestion, working gradually and persuasively toward making her believe that, by her own cleverness, she has succeeded in obtaining what no one else could have procured. Then, also, we have the lady who doesn't know what she wants. She is perhaps the most difficult to deal with. We coax her into buying by proposing to let her exchange the next day whatever she chooses. This succeeds sometimes. When it fails we show her a model which has just been purchased by a Princess X or a Duchess Z. Often—and I may add especially if the lady is an American—this provokes in her the wish to have a copy of the Princess's model. But one does not always triumph."

My communicative friend continued, smiling :

"France ships over ten thousand pounds a month worth of old curiosities for the private collections in the United States. So, you see sooner or later, we must manage to make even those who don't know what they want buy something!"

At the dressmakers' shops there is the same understanding of humanity, and one might add, of its weaknesses according to nationality.

"The American," said a grande couturiere to me the other day,

"knows exactly the value of things,—laces and the rest. We cannot deceive her; she knows as much as we do. But when she wants a thing she buys it, no matter what it costs."

And to my questions my informant responds: "The Englishwoman has a certain amount to spend. If what we show her is beyond the limit fixed, no matter what it costs, she won't buy it."

"And the French?" I ask.

"Oh, the French!" she smiles. "The truly French do their buying, as they do everything else, *en famille*. The husband accompanies his wife, the mother comes with her children. It is an all-day affair choosing a frock! The young girls must be dressed exactly alike, though they be six in one family. To vary their gowns would be to incite jealousy among them, and to give them an individual importance. The French girl must be as free of personality before marriage as a Sister of Charity in a convent."

Just how are the fashions set?

This is a question often put since the Republic has done away with a Court. Many pretend that the styles come from England and are Parisianized in the Rue de la Paix. Certain it is that there is no one woman in Paris who, like a Queen or an Empress, can take the lead in matters of mode. So, in order that there may not be a discord too disconcerting, the principal dressmakers hold half-yearly meetings, at which, on general lines, the question of fulness and length, color and texture, are determined for the coming season.

Each house creates its "models," which are shown to the customers desiring to buy.

The stealing of models has become an occupation. From Germany and Switzerland women, with every appearance of being prosperous gentlewomen, descend upon the shops in the Rue de la Paix with no other idea than that of copying the gowns which they ask to see, quite as though it were their intention to buy. These clever "thieves" are sometimes signalled at the frontier, and prevented from going as far as Paris.

An even more tragic form of dishonesty is that whereby certain women (whose diminished fortunes make it impossible for them to dress as their positions require that they should) buy at Doucet's or Worth's a model which immediately they pass on to one of the large stores, whose directors pay the cost of the gown in order to keep it a few hours as a copy. This insidious form of theft has been more than once detected among women whom the world would little suspect.

For the "shopper," or even the weary sight-seer, afternoon tea, which a few years ago was unknown in Paris, has come to be a veritable func-

tion. The quantities of carriages lined up before Rumplemayer's, the Ritz, or Colombin's, testify to this fact. But, while the healthy mondaine can eat without risk the rich *pâtisserie*, the ices, the sandwiches, the buns, so temptingly prepared, the more unfortunate who are victims to *dyspepsia*, or to the dread of increasing their *avoir-dupois*, have found care necessary. The Paris shopkeeper, ever ready for the caprices of the fashion, has met this recent modern demand. At Cuvillier's, in the Rue de la Paix, between five and six, one meets a group of ascetics partaking, at a sort of ladylike bar, of dry port and biscuit. . . . sugarless mixtures which can compromise neither health nor figure!

Every Monday morning all the year round there is a big sale at each of the department stores. Doubtless the directors of these corporations have discovered that, deep-rooted in a woman's soul, is the love of a bargain.

How many things at these sales are bought merely because they are cheap! It is impossible to scan the lists in Sunday papers without at once creating a number of fictitious needs which only these advertised bargains can meet.

The spirit of the woman hunting bargains is that of one "out to buy." The storekeeper takes full advantage of this fact. To the casual observer nothing is noticeable in the displays offered at the stores, except a general desire to make the shop look attractive. To tell the truth, all is arranged with a definite plan of campaign. Near the door one finds the irresistible articles of wearing apparel, such as scarves, boas, garden hats, embroidered collars and the like, at a ridiculously low cost. And so it goes: if you have come in search of a useful object, a kitchen utensil, a trunk, a bed, or even household linen, you are led into a thousand temptations before reaching the topmost floor, where the practical articles are relegated. And not only are they relegated to the topmost *etage*; but find, if you can, the lift or the stairway in the Bon Marche, for example! Immense as is this store, occupying an entire block, there are but three small insignificant exits and one staircase! The uninitiated innocents make a complete tour of each floor, and sometimes redouble their steps, seeking escape and being led into new extravagances at every counter they pass.

Thus, while nominally the first week in February is for the glove sale, the second for linen, and the third for children's clothes, there is a wily intention on the part of each storekeeper to take advantage, for his goods in general, of the disposition to buy, created by his announcing in his catalogues a weekly sale of bargains!

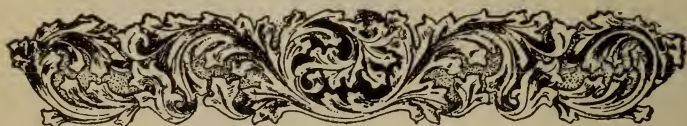
It would require more space than a single article allows to tell of

the irregular little shops where all sorts of queer trading is carried on. There is the boutique over whose miniature doorway one reads this sign: "Here we mend pipes." There is another with the announcement, "Dolls' heads made whole." In the wasteful young America the broken doll, or the pipe needing repairs, is quickly despatched to the ash-barrel; but here in thrifty France one becomes attached to material possessions and enjoys making them last as long as possible.

There is a flourishing commerce in tobacco secured from the old cigar and cigarette stumps picked off the sidewalks. One often sees on the Boulevards a poor-looking wretch who darts forward and pockets each butt-end of a weed which the oblivious smoker throws away when he has finished with it. This tobacco, unfolded and cleaned, is sold at a market held for the purpose, and in spite of the police, who are always on the tracks of these contraband dealers.

Even the rag-picker in Paris takes a certain satisfaction in his business. One of them said to me, when I asked if he were a "chiffonnier," "No, I am not a picker. I occupy myself with rags."

The very pride that prompted this answer is the keynote of French commercial methods.



Creating Fashions in Dress.

BY ELIZABETH MEREDITH IN COSMOPOLITAN.

This article explains how the women of America are to-day influencing Parisian styles, through the buyers of the great American houses. The great dressmaking establishments of Paris are graphically described and the reader accompanies a wealthy American girl, about to be presented at the Court of St. James, through the whole process of buying and fitting her gown.

NEW fashions are ever being made in Paris. No sooner has one new mode been launched than another is in preparation. An army of workers is engaged on the solution of this great problem—an army consisting of dressmakers, their designers, their forewomen, and the gay Parisiennes who not only launch new fashions but give very valuable advice, sometimes, when the eternal question, "What shall be worn?" is once more on the tapis.

The lips of the skeptical may curl in a smile of doubt at the statement that American women are largely responsible in deciding what the fair Parisiennes shall wear, which means nothing more nor less than that American taste sets the standard for the world. It is quite certain that such an assertion would be greeted by a polite smile—none the less derisive for being polite—in Paris salons, yet a man-dressmaker, no other than Paquin himself, is responsible for the allegation that if brought to their attention it would prove distasteful to his countrywomen, who would be likely to accuse M. Paquin of rank heresy.

To a question once put to him by an American woman as to who makes the fashions, M. Paquin replied: "Why, you Americans, of course. You are the people who decide what Parisian ladies and ladies of the entire world shall wear. You thought our own Parisiennes dictated the fashions and that I am trying to flatter you. You are quite mistaken. Let me explain and you will see that I am correct from the point of view of which I speak. Let me point out what I mean and you will at once see how correct I am in saying that the Americans make the fashions. We dressmakers certainly do the work of modeling dresses, but it is the American buyers, the representatives of great American houses, who come here by the score several times a year, who decide on the final shape and color-scheme. These representatives come to my house to inspect the hundreds of dresses which I and my assistants have prepared.

"The buyers visit all the great firms and make comparisons. Choosing the best models, they ask for certain dresses, but with such-and-such changes made. Once suited, however, they buy hundreds and hundreds

of the kind they require, and their selection fixes the mode for that season.

"The tradition that French women set the fashions is fast becoming a legend. French women, I regret to say, are losing their knowledge of how to dress well. You have only to go to any fashionable gathering where Parisiennes and American ladies are to be seen side by side, and you will at once perceive that the latter are far the better dressed. There is not the slightest doubt about that, and I am quite willing to be quoted in the matter."

Before the Americans so intruded into the domain of dress, the stage was a more powerful means of setting the fashions than it is to-day. But even now, to launch a new style a firm occasionally avails itself of the theatre; still, when possible, there is no doubt that preference is given to society women, who are only too glad to wear new creations to the races at Longchamps or Chantilly, to the Salon or to the Concours Hippique. As a great society leader is sure to be much observed and talked about in the public prints, her dress, if it pleases the public, will be copied. It generally takes two seasons firmly to establish a new fashion.

Most of the houses are well patronized by the lights of the Parisian stage, although Sarah Bernhardt has found a way to dispense with them by establishing an atelier de couture, or dressmaking department, in her own theatre.

The achievement of a finished and well-defined style is usually a slow process. If one could get behind the scenes of a large Parisian dressmaking establishment, he would see a number of mannequins—as they are called—exceedingly pretty, slender-waisted girls, walking slowly and majestically backward and forward before a number of men and women, heads of the firm, the designers and leading employees, who examine them with critical eye, making them turn this way and that in order to take in, from every point of view, the dresses in which they are attired. The designers' creations are thus critically examined and discussed. Suggested changes are made and the process of inspection repeated until everything is declared satisfactory. Sometimes customers will suggest a modification in an existing style which takes the firm's fancy, and is adopted in making dresses for others.

There is another source of inspiration for the fashion of the day, and that is the historical one—reference to the past history of fashions and of style.

Redfern, for instance, admits frankly that he gets many ideas for new fashions by studying old fashion-prints. He is a good example of the class of dressmakers which evolves the new from the old. M. Bouchot,

the curator of the Cabinet des Estampes at the Bibliotheque Nationale, or Great National Library of France, says that some time before each season large numbers of milliners and dressmakers come to study the thousands of fashion-plates—many of them extremely rare—which are under his care. They adapt and modify the dresses of former days to suit modern taste. But it is only by the most arduous research at the great library that one can hope to discover anything new in the way of dress styles. Sometimes the artistic temperament and imagination are employed in the creation of new styles, but on the whole the dressmakers are agreed that the artist without a knowledge of the technicalities of the work is of little use to them in the creation of new fashions.

The great test of a good dressmaker is the manner in which he can dress each customer according to her individuality. Some dressmakers make fashions for the hundred, but the greatest make them only for the few. A design is often made for one individual alone, especially if the individual in question has a bottomless purse.

Worth's well-reñowned house, now represented by two brothers, only one of whom, however, takes an active part in the business, is almost as exclusive as it was in the days of its founder. Designs here are prepared for the head of the firm by the four or five highly-paid designers who are attached to the establishment. These drawings are subsequently modified, executed in material and again modified. After being criticized again and again, they are placed before customers high in the world of fashion—Countesses, Duchesses, American women of wealth, and even Queens, for whom the dresses have been especially made.

The showrooms of these great couturiers of Paris are sumptuous apartments, and may be compared to palatial drawing-rooms. In smaller rooms, cut off from the large showroom by heavy curtains, one may see costumes upon which fabulous sums of money have been spent. Here are evening-dresses of elaborate design and often trimmed with precious stones, frequently diamonds.

These dresses are arranged upon lay-figures, and the rooms are aglow with dozens of little incandescent lights, in order to enable the customer to judge of the exact effect as seen in a ballroom flooded with electric light.

There is absolutely no limit to the cost of a ball-dress, but quite an ordinary price is about twenty-five thousand francs (five thousand dollars). The figure seems large to the general public, unaccustomed to such lavish expenditures in dress, but it must be remembered that such gowns are often of cloth of silver, with a dark corselet thickly sown with rubies.

The process of choosing a gown to be worn on a state occasion is

also a thing to be very seriously considered, and receives as much attention from a society woman as a Minister of Foreign Affairs could give to the construction of a secret treaty with a friendly country.

With American women one of the most momentous occasions requiring a special gown is when they are presented to Queen Alexandra at the Court of St. James. There being no court in France, similar occasions do not present themselves there with a woman of such simple tastes as Mme. Loubet presiding over the Elysee. Elaborate toilettes have not been necessary even when American girls are presented at the Elysee, which is an affair quite easily arranged through the ambassador.

An American girl who is about to be presented at the English court, will, if in London, make a special pilgrimage to Paris, accompanied by her mother, to visit the establishment of one of the leading French dressmakers. Her experience will be practically the same no matter which house she selects.

With her mother she will be escorted to the special showroom for ball-dresses, where, seated on a gorgeous divan, the ladies will look on while several saleswomen spread out upon a mahogany table an array of the costliest white silks and laces obtainable.

This is a long task, and before the mother and daughter are satisfied the tables and other articles of furniture are completely out of sight under their burden of precious stuffs. Finally, when the "very thing" is revealed, the real work begins under the master eye of the great dressmaker himself, with the result that the problem of how the gown shall be fashioned is at last solved. The detail of the work is in itself an object-lesson in the art of dressmaking to the onlooker.

Those taking part in the grave council of trained experts, besides the head of the house, comprise the foreman, or first hand, at least three designers, two mannequins, in the shape of two pretty French girls with figures that a Duchess might envy, and perhaps five professional members of the staff.

Very rarely is it that a person going to order a dress of one or other of the great Parisian dressmakers has any very definite idea of what she requires, that it, as regards detail. Fashion is ruled, generally speaking, not by the customer, but by the costumer. The custom is to exhibit the latest creations of the firm by means of living models, those tall, graceful, long-waisted girls who know not only how to wear a dress well, but how to move about with ease and elegance. A particular style of dress, as seen in this seductive way, will take the fancy of a client. All that need be done to suit her taste, then, is to make a few slight alterations. Sometimes these are indeed very important, and the result is to all intents

and purposes the production of a design almost as new as if the head of the house or his manager had acted quite independent of existing models. The number of visits necessary before the completion of a "great" gown entirely depends upon circumstances. If the customer is a regular one at the house, no visit is absolutely necessary at all after the materials have been chosen and the order given for making up; for the firm is the custodian of the lady's moule, as the figure made in facsimile of her own is called. But in the case of a new customer, one other visit at least is necessary.

It has been said that the average woman is incapable of accuracy, which may account for the taking of the careful measurements necessary being always entrusted to men, who go about their work so carefully and with such precision that later on the fair society girl appears to have been moulded into the finished product. In some cases the measurements are taken over a closely fitting chamois garment

Women are by no means of one mind about the necessity of going to Paris for style. It is pointed out that, first of all, Americans want to be free and independent of fashions that may please the French women. And it is likewise true that the manner of life of American women necessarily gives them figures quite different from those of their French sisters, who from their childhood are squeezed into corsets designed to give them unduly long waists and narrow hips. The American girl, on the contrary, shares her brother's games, is an adept at outdoor sports, and develops an expanse of chest that quite unfits her for the confines of the corset affected by the Parisienne. To further the work of emancipation of the American woman from the tyranny of Paris dressmakers, an association has been formed which has a monthly paper of its own and holds an annual convention for the exhibition of the products of American dressmakers. It is hoped and openly stated by the founders of this association that in the near future no gowns of Paris design will be comprised in these annual exhibitions, but that they will all be of domestic design and manufacture.

The Cost of Life Insurance.

BY ALLAN H. WILLETT IN POLITICAL SCIENCE QUARTERLY.

To those who take the trouble to read this article in its entirety, the idea will come that the problem of life insurance is a needlessly complicated one. The explanations given by the writer are most instructive.

THE recently published evidence of the extravagance and misconduct of the officers and directors of the Equitable Life Assurance Society, of the United States has aroused the interest of the general public and directed attention to the question of the proper organization and management of life insurance companies. That an examination of the affairs of other companies in the same business will reveal practices fully as reprehensible as any of which the officials of the Equitable are accused is universally believed. There will undoubtedly be legislative investigations, and more or less wise laws will be enacted by different States for the purpose of promoting honesty and efficiency in the management of life insurance companies and safeguarding the interests of the insured. The only hope of permanent improvement, however, lies in the development of an intelligent interest in the matter on the part of intelligent people ; and this interest must reach more fundamental questions than the relative merits of the mutual and the joint-stock forms of insurance funds. It will be unfortunate if the present popular interest in the subject exhausts itself on these relatively superficial and subordinate phases of the matter, and fails to reach the most important questions of all : What is the proper cost of life insurance ? Are we paying an excessive price for the services life insurance companies are rendering us ? It is for the purpose of directing attention to these fundamental questions and throwing some light upon them, that this paper is written.

To most patrons of insurance companies the method of determining premium rates is a profound mystery. It is safe to say that in no other field of economic activity are so many millions of dollars paid by intelligent people with so little idea of the relation between the cost of what they are getting for their money and the price of it, as are paid to life insurance companies by their patrons. This fact is largely due to the absence of a practical check upon prices which exists to a greater or less extent in nearly all other forms of insurance. The price paid for fire insurance, for example, enters as an element into the cost of producing commodities or rendering services of various kinds, and the efforts

of competitors in the same line of business to lower their cost of production leads them to put pressure upon the insurance companies for lower rates, and to search actively for the cheapest protection consistent with security. No such restraint exists in the case of life insurance. That form of insurance is in this respect in the position of a consumption good, in the purchase of which the great majority of people are far less careful to secure their money's worth than they are in the purchase of capital goods. Moreover, while the general theory of insurance rates is simple and easily understood, the application of the theory to the calculation of life insurance rates leads to very complex and intricate problems. This is partly due to the long term for which many life insurance policies run, but still more to the bewildering variety of contracts offered by the different companies. The result of the diversity of contracts is not only inability on the part of the prospective policy taker to compare the real cost of insurance in different companies, but a feeling of helplessness before the whole problem. As a prerequisite to an intelligent discussion of the proper cost of life insurance, a somewhat extended consideration of the technique of insurance and the practice of insurance companies is necessary.

The general theory of insurance rates is very simple. An insurance premium consists of two parts, known as the net premium and the loading. The net premium makes provision for the payment of indemnities for the losses experienced by the insured; the loading provides for the expense of carrying on the business. If all insurance contracts ran for a short time, as for one year, and the interest on the funds in the hands of the insurance company were disregarded, the net premium for \$1,000 of insurance would be ascertained by dividing the total amount of indemnity to be paid by the number of thousands of dollars of insurance issued. Thus if the insurance issued for a year is \$1,000,000, and the indemnity to be paid \$25,000, the net premium rate is \$25 per \$1,000. If, however, the premiums are paid at the beginning of the year, and the indemnities at the end of the year, and if the company can earn 4 per cent. on the funds while they are in its hands, it would not need to collect \$25,000 at the beginning of the year, but only such a sum as, invested at 4 per cent., will amount to \$25,000 at the end of the year, or \$24,038.46, and the net premium rate will be \$24.04 per \$1,000. To this net premium must be added such an amount per \$1,000 for loading as will bring into the company a fund large enough to cover the expenses of the year. If the expenses amounted to \$10,000, the loading would be \$10 per \$1,000, and the actual premium \$34.04.

In one respect it is evident that this calculation is artificially simplified. The amount of loss which will befall a given amount of insurance is by no means fixed and known in advance, but is one of the elements of uncertainty with which insurance companies have to deal. The estimate of future loss is based upon past experience; and where that experience has shown a very fluctuating loss-rate from year to year, it is necessary for the insurance company, if it is to give security, to make a liberal allowance for the extent to which the actual loss in any year may exceed the average for a series of years. Life insurance, however, enjoys a peculiar advantage in this respect. The contingent event with which life insurance contracts deal is the death of the insured, and when enough lives are covered to overcome minor variations, the annual death-rate for each year of life is remarkably constant.

Past experience as to mortality is contained in so-called life or mortality tables. Such tables give the number dying at each age of life out of a stated number living at the beginning of that year. There have been a considerable number of such tables worked out on the basis of data derived from different sources. The ones used in the early days of life insurance were based on the experience of the general population, while those now in common use are based on data derived from the observation of insured lives. The two in general use in the United States are the Actuaries' Table, based on the mortality experience of seventeen English companies, and the American Experience Table, based on the records of thirty American companies.

Contracts issued by a life insurance company fall into two general classes; those in which the company binds itself to pay indemnities if the insured die during the term of the policy, and those in which the payment of indemnities is contingent upon the survival of the insured to the end of a stated term. The former are known as life contracts, the latter as endowment contracts. The two are frequently embodied in the same policy. In general use the term "endowment" ordinarily refers to a combined life and endowment contract.

If all life insurance were paid for on what is known as the natural premium plan, i. e., if the payment made by each insured at the beginning of each year were intended to cover only the mortality loss and the expense of that year, the calculation of life insurance rates would be as simple as the example given above. If, for example, a person of age 30 proposed to insure his life for one year in a company which used the American mortality table, and which assumed an income of 4 per cent. from its investments, the net premium per \$1,000 insurance would be

ascertained by discounting for one year at 4 per cent. an amount sufficient to pay \$1,000 to each person dying during that year of life, and dividing the result by the number living at the beginning of the year. According to the table, out of 854 people who enter age 30, 7 die before they reach 31. Hence the premium rate would be ascertained by dividing \$7,000, discounted at 4 per cent., by 854, or \$7.88 per \$1,000. To that net premium must be added the loading, the due share of the expense of carrying on the business for the year. If the same person desired to continue his insurance another year his premium rate would be calculated in the same way, and would amount to \$7.95. For the third year it would be \$8.01. And as the ratio of those dying during any year of life to those living at the beginning of that year steadily increases with advancing age, the amount of the net premium for a year's insurance would increase *pari passu*.

Such a method of apportioning the cost of insurance is known as the natural premium plan. There are no theoretical objections to it, but a very serious practical difficulty arises from the advancing cost of insurance. In old age that cost becomes practically prohibitive.

A second method of paying for life insurance is by means of a single premium for a term of years, paid in advance. Such a premium for three years' insurance would be calculated as follows: According to the American mortality table out of 854 persons entering the 30th year of life, 7 will die during that year, 7 during the next year, and 7 during the third year. A company which has insured 854 people of age 30 for \$1,000 each must pay out \$7,000 in indemnities at the end of the first year, \$7,000 at the end of the second year, and \$7,000 at the end of the third year. Discounting these amounts for one, two and three years respectively at 4 per cent. compound discount and adding the results, we find that the present worth of the risks assumed by the company is \$19,425.63. That is, that amount in hand at the beginning of the period, invested at 4 per cent. compound interest, will yield enough to pay the indemnities as they fall due. If this is divided by 854, the number living at the age of 30, the quotient, \$22.75, is the amount which the company would need to collect from each of the insured. This is known as the single advance premium. This form of contract is comparatively little used in life insurance, but is very prevalent in fire insurance, where three, five and seven years' insurance are frequently paid for in advance. By continuing the process of discounting indemnities for later years the single advance premium for any term of years, or for life, may be ascertained.

The insurance for life may be regarded as insurance for a term of years, the term running to the end of the mortality table.

The most prevalent method of paying for life insurance is by means of a uniform annual premium. This premium may be arranged to run for any number of years not exceeding the term of the insurance. The amount of the annual premium may be ascertained by finding how many dollars a man must promise to pay each year for the desired number of years, if living, in order that his promise may be worth as much to the company as the single advance premium for the same kind of policy. Thus in the example just used the single advance premium was \$22.75. To change this to a level premium payable for three years, the following method might be used. Find the present value of the promise of a man 30 years old to pay a dollar a year in advance for three years, if he lives. The first payment may be counted at its full value, since it is virtually cash in hand. The second payment, however, must be discounted in the first place for the uncertainty whether the man will live to pay it. As at the beginning of the second year only 847 out of the original 854 persons will be living, the company will receive \$847 when it is promised \$854. When it is promised a dollar, therefore, it will receive \$0.99. And even this amount will be received only after the lapse of a year, and to ascertain its present value it must be discounted for one year. The result is \$0.95. The present value of the promise to pay \$1 two years from date, if living, may be ascertained in the same way. As there will be only 840 survivors out of the 854 persons, the company will receive only \$840 when it is promised \$854, or \$0.98 for every dollar promised; and this amount discounted for two years becomes \$0.91. The sum of these three amounts, \$1.00, \$0.95 and \$0.91, or \$2.86, is the present value of the promise of a man aged 30 to pay a dollar a year in advance for three years if living. The single premium payable in advance for three years' insurance was found to be \$22.75. If the company is to accept from each of the insured a conditional promise of a certain amount at the beginning of each of the three years in lieu of the single advance payment, and if the present value of such a promise to pay \$1 is \$2.86, it will be seen that the necessary level premium may be ascertained by dividing \$22.75 by \$2.86. The result is \$7.95, and the level premium must accordingly be \$7.95. Insurance paid for by equal annual premiums is said to be issued on the level premium plan.

It is unnecessary to show in detail how the same method may be applied for any term of years or for life. Moreover, there is no necessity that the term of insurance and the term of premium payments should

be the same. Twenty years' insurance or insurance for life may be paid for in ten, fifteen, or twenty equal annual premiums. When the premium term is less than the insurance term, the policy is known as a limited payment policy. Thus we have limited payment life insurance and limited payment term insurance. It is evident that the shorter the term of premium payments, other things being equal, the larger each annual payment must be.

The method of calculating net premium rates for pure endowment insurance differs in no essential respect from the method already described. The chief difference is that the amount of indemnity to be paid by the company is dependent upon the number living at the end of the endowment period and not on the number dying during the term. Thus if 854 persons at age 30 take out 20-year pure endowment policies of \$1,000 each, the American mortality table shows that at the end of 20 years there will be 698 survivors. The company will have to pay indemnities amounting to \$698,000. By discounting that amount for 20 years at 4 per cent. compound discount, and dividing the result by the number living at the beginning of the term, the single advance premium of \$373.02 is obtained. That can be changed to a level premium for any number of years by the method used with the life insurance premium. If the policy is combined life and endowment policy each premium is computed separately, and the sum of the two is the required premium. Nor need the life insurance and the endowment insurance run for the same term of years, but, as is sometimes the case, the endowment insurance may terminate at one date and the life insurance continue to a later date or for life.

In the early years of a level-premium life policy, whether a straight life or a limited-payment life policy, and throughout the term of an endowment policy, the company is accumulating out of the net premiums a reserve on the policy, which is generally recognized to-day as the property of the policy-holder, held in trust by the insurance company. In the case of a level-premium life policy the reserve arises from the excess of the actual premium of any year over the natural premium for the same year, increased by the interest earnings. The reserve on such a policy increases every year from the beginning of the policy up to a point somewhere near the middle of the term, when the increasing natural premium becomes equal to the level premium. After that point is passed the company credits itself each year with so much of the reserve on the policy as is necessary to make up the difference between the natural premium and the premium the company is receiving. In this

way the entire reserve is used up in paying premiums by the end of the term of insurance. On the policies of the insured who die before the reserve is thus exhausted the company is a gainer by the entire amount of the reserve at the time of death, since the natural premiums of the entire body of policy-holders are sufficient to pay the losses of the group. With a limited-payment policy the process is the same, but the reserve accumulates more rapidly during the early years of the policy, reaches a higher amount at its maximum, and is used up more rapidly during the later years, when the insured is paying no premium.

In the case of a pure endowment policy the reserve consists of the entire net premium increased by interest earnings. If a policy-holder dies before the end of the endowment period his reserve is apportioned pro rata among the survivors and helps to make up the endowment indemnities of the group at the end of the period. It is a mistake to talk about endowment insurance as a pure investment. The holders of pure endowment policies who survive to the end of the endowment period derive a profit from the forfeited reserves of those who die before the end of the period, in addition to the interest earnings on their own premium payments. Over against this, however, must be set the cost of administration, covered by the loading added to the net premium, and the question of net gain or loss to the survivor turns upon the relation between these two items. In the case of ordinary endowment policies, which are in reality life and endowment contracts, the whole matter is further complicated by the accompanying life premium which the survivor pays during the whole period, and for which he receives no money return. Those premiums have paid for his "protection" during the endowment period, i. e., they have been used to pay the death indemnities of those who died during the period.

The reserve on a policy is the legal property of the insured, carried on the books of a company as a liability. When an indemnity becomes due through the death of a policy-holder, the loss inflicted upon the company is not the full face of the policy, but that amount minus whatever reserve the company is carrying in the name of the policy-holder. During the life of the policy-holder this smaller sum constitutes the net amount at risk on the policy, and at his death it measures the net mortality loss of the company. During the early years of a level-premium life policy this amount diminishes as the reserve increases, while during later years it increases as the reserve diminishes, and becomes again equal to the face of the policy when the reserve is exhausted. In the case of a pure endowment policy, on the other hand, the net amount

at risk steadily diminishes as the reserve increases. At the end of the endowment period the reserve is equal to the face of the policy. The maturity of endowment policies, in other words, imposes no loss upon the company.

In nearly every State of the Union a life insurance company is required by law to have an excess of assets over liabilities equal to the accumulated reserve on all its policies, as calculated on the basis of a mortality table and a rate of interest specified in the law. Hence this reserve is frequently called the legal reserve. Any additional assets of the company constitute the surplus, the property of the company, to which no individual policy-holder has any 'legal claim, except so far as a share in it may have been properly placed to his credit upon the books of the company. If a company desires to transfer an insurance contract to another company during the term of the insurance, it must transfer at the same time the accumulated reserve on the policy, as without it the second company could not afford to accept the contract. Hence this reserve is often referred to as the re-insurance reserve. While a company possesses net assets equal to the reserve on all its policies it is a solvent company, since it can at any time reinsure its risks and retire from business.

From this examination of the method by which net premium rates are calculated, it is obvious that so long as the different companies use the same mortality tables and the same assumed rate of interest they must reach the same net rates for the same kind of policy. No such uniformity is forced upon them in the matter of loading, the addition made to the net premium to cover the cost of carrying on the business. As a matter of fact, however, there is little difference between the companies in this respect. The loading is calculated as a certain percentage of the net premium, and while there are minor differences for different kinds of policies, the average loading in life insurance is about 25 per cent. of the net premium, or 20 per cent. of the total premium.

If the mortality experienced by a life insurance company and the rate of interest earned on its funds correspond exactly with the mortality and the interest rate assumed in calculating net premiums, and if the loading for expenses yielded only enough to cover the actual cost of carrying on the business, the insured would be getting their protection at cost price. In the case of a stock company normal interest on the capital actually invested would have to be included as a part of the expense. As a matter of fact, however, the mortality actually experienced by nearly all companies is very materially below the assumed

mortality, the interest earned on investments is considerably in excess of the assumed interest, and in economically managed companies the expenses of management do not exhaust the income from loading.

From any or all of these sources the company may receive a surplus income. This extra income is at the beginning the property of the company. In the case of a stock company it may be utilized in any one of three ways. It may be distributed among the stockholders as dividends on stock, it may be returned to the policy-holders, or it may be retained in the possession of the company. When the dividend rate of a stock company is limited by law or by charter, only a definite part of the surplus income can be used in the first way. The rate of dividend in different stock companies varies widely. Thus, of the twenty-one stock companies reporting to the Minnesota Insurance Department in 1904, six companies, with an aggregate capitalization of \$4,150,000, paid no dividends in 1903; seven, capitalized at \$1,365,000, paid 7 per cent.; one, capitalized at \$1,000,000, paid 8 per cent.; four, capitalized at \$4,350,000, paid 10 per cent.; two, capitalized at \$325,000, paid 12 per cent., while the Manhattan, capitalized at \$100,000, paid 16 per cent. The average for the companies paying dividends was 8.81 per cent., while for all companies it was almost exactly 6 per cent. It must be noted, however, that in some companies the nominal rate of dividend is no indication of the rate of return on the actual investment. Thus the Prudential has so increased its capitalization of stock dividends that its nominal rate of 10 per cent. represents a return of 219.78 per cent. on the capital actually paid in in cash. The remainder of the surplus income, or profit, of stock companies, and the entire profit of mutual companies must be used in the second or the third method. It is necessary to consider briefly each of these methods and its results.

What proportion of the surplus income of the year shall be returned to the policy-holders and what part shall be retained by the company, is arbitrarily determined by the company itself. It was formerly the custom of many companies to carry a fixed proportion of the surplus income to the permanent surplus account and to distribute the remainder among the policy-holders. The result was a fluctuating rate of dividend to the policy-holders, and this fluctuation was found to cause both distrust and dissatisfaction among the policy-holders. The nearly universal practice now is to determine the dividend rate first, and to fix upon a rate low enough to allow of a gradual increase from year to year. When this increase has gone as far as seems desirable, a new minimum rate is selected, and the process of gradual increase begins again. The question

of the most equitable method of apportioning the surplus income among the policy-holders is one which has received a great deal of attention from insurance experts. In the early days of life insurance crude methods were adopted, such as dividends in proportion to premiums. The present method, known as the contribution plan, is much more scientific and equitable. According to that plan the share which each policy holder receives from the surplus income is made proportional to his contribution to that income. A detailed description of the method would require an undue amount of space. The remainder of the surplus income is carried to the surplus account.

On annual dividend policies dividends to policy-holders are paid annually. On deferred dividend policies they are more or less formally apportioned annually by the company, but are paid only at the end of the deferred dividend period, usually five, ten, fifteen or twenty years. Many so-called deferred dividend policies are in reality semi-tontine policies, with a contract providing that if the insured dies or allows his policy to expire before the end of the dividend period, he shall forfeit the accumulated dividends on his policy, which shall be carried to the credit of the other policy-holders in the same group.

Such policies are falling into deserved disrepute and are in direct violation of sound insurance principles, introducing an additional element of uncertainty into a business whose one purpose should be to eliminate uncertainty. The claim sometimes put forward that they tend to equalize the cost of insurance by taking from those who die early, and so pay few premiums, and giving to those who live long and pay many premiums, is based on an entirely erroneous conception of the principles of insurance. The premium pays for protection, not for the indemnity. In the case of level-premium life insurance so far is it from being true that those who die early ought to be taxed for the benefit of those who live long, that they are the very ones who are paying an excessive price for their protection, measured by the excess of the level premium over the natural premium at their age.

The funds left in the hands of insurance companies by holders of deferred dividend and semi-tontine policies are in a somewhat anomalous position. It seems to be the legal rule that when these funds have been definitely apportioned by formal act, and each man's share placed to his credit on the books of the company, the title passes to the policy-holder; but where the funds are carried as an undivided deferred dividend reserve, the individual policy-holder has no legal claim to any share of it. At the same time, in the State of New York, where a special tax is

Imposed upon the surplus of life insurance companies, the companies insist upon calling this reserve a liability, and their claim has been allowed. In this connection it is interesting to note that during the year 1903 the following companies reported a reduction of this deferred dividend and special reserve fund to the extent indicated: Mutual Life, \$5,954,379.45; New York Life, \$2,557,060.24; National Life, \$21,967.49; Prudential, \$214,215.05. The relatively small reductions in the case of the National Life and the Prudential might easily be brought about in the natural course of business. The presumption that the other companies used the funds for other purposes than those for which they had ostensibly been set aside is strengthened by the fact that in spite of dropping these larger amounts from the liability side of the ledger, the business of the year showed a net loss in the case of the Mutual, while the New York Life came out exactly even. Not the least objection to the deferred dividend form of policy is the fact that it increases unnecessarily the funds in the hands of the insurance companies, and leaves a wide margin of available resources at their disposal.

That part of the surplus income of the year's business, which is not credited as dividends either to stockholders or to policy-holders, is carried to the surplus account. The net surplus of a company consists of the excess of the assets over all liabilities including its legal reserve. The life insurance companies reporting to the New York Insurance Department showed a net surplus on December 31, 1903, of \$167,795,982.59 in addition to "special funds," in which were included deferred dividend and tontine reserves of \$151,006,074.58. The possession of a surplus is undoubtedly an aid to a company in securing business, giving it an appearance of stability. This probably explains why the Equitable publishes to the world a surplus of over \$70,000,000.00, while claiming before the New York tax department that its real surplus is a little over \$10,000,000.00. It is difficult, however, to see any adequate reason for its existence in an old established company under existing conditions. Insurance authorities justify it as a safeguard against either one of two contingencies: a mortality in excess of that indicated by the mortality table, or a fall in the rate of interest below that assumed in calculating net premiums. How slight the probability is that either of those events will occur, will be evident when we study the actual experience of the companies.

After a company has accumulated a surplus, interest on such surplus is an item in its income account. When the premium income plus the interest on the reserve is sufficient to meet all liabilities and keep up the

legal reserve, the interest on the surplus is all profit to the company, swelling the surplus income to be distributed at the end of the year. In practice, however, the reserve and the surplus are not kept distinct, but the income from all the invested funds of the company is compared with the interest necessary to keep the reserve up to the legal requirements, and any excess in the amount realized is carried to the profit of the company.

In calculating the net investment income many life insurance companies and insurance departments attempt to divide the total expense of the year into two parts, the insurance expense and the investment expense. The insurance expense is then charged against the loading, and the investment expense against the interest account. In practice one result of this method of book-keeping seems to be to enable a company to increase its insurance expense up to the full amount of the loading.

The appreciation or depreciation of securities and of real estate is the source of considerable gain or loss to an insurance company on account of the large funds it has invested in such property. This item does not appear in the annual reports given to the public by the life insurance companies themselves, and is rarely found in the reports of the State Insurance Departments. It is an item of general interest to the public and ought to appear plainly on the balance sheets of the company.

One more possible source of gain or loss to an insurance company remains to be noted. Nothing has been said as yet about the effect produced upon the financial condition of a company by the premature withdrawal of policy-holders. Nearly all life insurance companies now pay a certain sum in the form of cash or of an equivalent amount of extended or paid-up insurance to any of their policy-holders who fail to keep up their payments to the company, provided they have already made three full annual payments. This is known as the surrender value of the policy, and is equal to the net premium reserve on the policy at the time of surrender, minus a certain percentage which the company retains. If the policy-holder withdraws before the third annual premium has been paid, no surrender value is usually allowed. In that case the policy is said to lapse. On every lapsed or surrendered policy the company makes a profit equal to the difference between the net reserve on the policy and the surrender value, if any, allowed by the company.

It is not generally realized what a small proportion of the life insurance taken out is carried to its natural termination. The report of the Connecticut Insurance Department contains a table showing the percentage of the total number of policies terminated in a year by each of six

methods: by death (life policies); by maturity (endowment policies); by expiry (term policies); by surrender, by lapse, and by change and decrease. As returned by many insurance companies, the reports of policies terminated contain another class called "not taken." This shows the number and amount of the policies actually made out by the companies and entered on the books on which the first premium was never paid. The companies operating in New York State in 1903 reported to the insurance department an aggregate of 82,927 policies under this head carrying \$172,793,472 of insurance. The Connecticut department takes no account of the "not taken" policies in calculating its percentages. If we call the first three modes of termination the regular methods, and the last three the irregular methods, we find that the percentage of the total insurance which falls in the former class varies from 3.50 (Hartford Life) to 79.58 (Provident Savings). The average of regular terminations for the 31 companies reporting to the department was 35.21 per cent. of the total terminations, leaving 54.79 per cent. as the share terminated irregularly, of which all but 5 per cent. was by lapse or surrender. Industrial insurance experiences very large percentages of lapsed and surrendered policies. Of the business terminated by the four industrial companies in Connecticut during the year 1903, 4.41 per cent. was terminated by surrender, and no less than 90.10 per cent. by lapse. This represents an enormous tax upon the resources of the laboring classes. So important is this item of lapsed and surrendered policies becoming that tables are constructed, showing the probable withdrawals in the same way that mortality tables show probable deaths.

It is by no means easy to decide just what treatment policy-holders surrendering their policies before the regular time ought to receive. Such withdrawals exercise an unfavorable influence upon the mortality of the company, since healthy persons are more ready to let their insurance drop than are those who are conscious of physical weakness. The tendency of companies in recent years has been to lessen the sacrifice involved in surrendering a policy by increasing the size of the cash surrender values allowed, and the consequence is seen in an increasing proportion of surrendered policies. On every such policy the company makes an immediate profit, but what the final effect upon the company will be can be determined only after time has shown the effect of the withdrawals upon the mortality of the group. Certain minor sources of gain or loss may deserve mention. The most important of them is the annuity account. The annuity business of insurance companies is a recent development, and comparatively few companies have as yet taken

it up. It has generally been unprofitable for the companies. Of the twenty-five companies reporting annuity business for 1903 to the Minnesota Insurance Department, twenty-one had experienced a loss on the business during that year, and only four reported a gain. Other scattering items of gain or loss appear in the reports of the companies, for some of which, even when they are of very considerable magnitude, it is impossible to discover the source. Thus in the report of its business for 1903 the Mutual Life Insurance Company charges against the interest account the following item: "Profit and loss item—loss, \$654,809.96." The only distinguishable items in its report of income and disbursements which are carried to that account are the profit and loss on the sale or maturity of ledger assets. But these two items show a balance in favor of the company of \$778,141.41, thus increasing the unexplained loss to \$1,432,951.37. This item does not include decrease in market values, which is entered separately. There is also an unexplained "suspense" credit of \$956,060.52 in the same report. In the report of the New York Life Insurance Company for the same year appears an item: "Profit and loss item—gain, \$800,592.89." The net profit on sale or maturity of ledger assets was \$262,100.89. The source of the balance of the gain cannot be determined from the report.

The following analysis of the financial results of life insurance practice is based upon the 1904 reports of the insurance departments of Connecticut, Illinois, Massachusetts, Minnesota, New York and Ohio, and covers the business of twenty-four companies for the twelve months ending December 31, 1903. All the life insurance companies which reported to all the departments are included, except the John Hancock, the Metropolitan and the Prudential, a large part of whose business is industrial insurance. The list of companies, together with the statistics concerning them used in this paper, will be found in the accompanying table. The attempt is made to bring out clearly in the table not only the relation between the total income and the total expense of each company for all the companies, but also the state of each of the separate accounts to which the different parts of the income are theoretically assigned. Let us begin with an examination of the mortality account of the companies.

Column 5 gives the net mortality loss to be expected by each company during the year according to the mortality table; i. e., the sum of the indemnities the company has prepared to pay minus the sum of the reserves it has accumulated on the policies to fall due. Column 6 gives the actual net mortality loss experienced by each company, and column 7

BUSINESS OF INSURANCE COMPANIES, 1903

1	2	3	4	MORTALITY, NET			INTEREST EARNINGS			11	INSURANCE EXPENSES				15
	NAME OF COMPANY	CAPITALIZATION ¹	PREMIUM INCOME, 1903 ²	Expected ³	Actual ⁴	Per Cent ⁵	Interest Required ⁶	Net Receipts ⁷	Per Cent ⁸	Interest Rate Per Cent ⁹ ON MEAN ASSETS ¹⁰	LOADING ¹¹	ACTUAL EXPENSES	Per Cent ¹²	MANAGEMENT EXPENSE ¹³ Per \$1.00 INSURANCE ¹⁴	
1	Aetna	\$2,000,000	\$8,896,452 83	\$2,471,163 00	\$1,621,252 91	66	\$2,240,187 87	\$2,679,388 88	119	4.24	\$1,701,084 07	\$1,780,469 40	105	\$8 21	
2	Conn. Mutual	.....	5,325,082 06	2,413,075 50	1,930,505 18	80	2,112,788 40	2,408,713 81	114	3.82	1,025,562 79	869,550 99	85	5 48
3	Equitable	100,000	58,637,889 63	14,684,533 00	13,124,807 94	89	10,830,037 06	13,638,536 08	126	3.70	14,562,639 99	14,081,741 54	97	9 98	
4	Fidelity Mutual	.....	3,145,652 32	1,376,556 04	936,609 77	68	1,000,077 84	1,350,652 34	121	4.49	1,112,015 04	1,002,784 64	98	11 42
5	Germania	200,000	4,172,164 38	883,980 05	632,119 97	72	1,003,627 19	1,190,232 18	121	4.17	974,697 88	1,091,238 40	112	11 29	
6	Home	125,000	2,747,783 03	701,977 00	486,279 95	69	528,555 00	581,148 72	110	4.20	592,282 01	765,281 18	129	11 80	
7	Mass. Mutual	.....	6,015,010 75	1,778,000 00	1,143,206 90	64	1,146,000 00	1,319,021 20	115	4.31	1,523,000 00	1,179,628 36	77	7 37
8	Mutual Benefit	.....	12,672,873 35	4,854,850 00	3,794,356 00	78	3,004,687 20	3,638,692 44	117	4.56	2,623,366 69	2,550,951 98	82	7 11
9	Mutual Life	.....	60,151,019 66	15,465,272 29	12,148,765 83	79	12,650,350 00	15,231,240 40	120	3.96	13,232,103 61	14,641,421 17	112	10 52
10	National	.....	5,224,447 87	1,298,138 25	737,742 25	57	957,532 95	1,158,139 92	121	4.49	966,603 18	1,200,908 39	124	10 01
11	New Eng. Mutual	.....	4,932,087 68	1,644,930 87	1,212,700 18	74	1,209,937 49	1,412,868 91	111	4.11	1,135,591 74	1,102,744 86	97	7 92
12	N. Y. Life	.....	73,382,174 10	16,721,630 30	12,129,776 53	73	11,120,311 00	13,231,004 96	111	4.17	16,830,882 27	17,148,638 78	102	10 54
13	Northwestern	.....	26,155,649 60	6,270,110 00	4,135,552 35	66	5,116,907 92	7,282,940 88	141	4.21	5,834,402 86	4,697,134 66	77	6 56
14	Penn Mutual	.....	11,848,666 89	3,114,921 00	2,007,898 23	64	2,167,729 00	2,436,302 77	112	4.58	2,945,337 79	2,323,588 26	79	8 63
15	Phoenix	.....	2,969,605 94	832,365 00	638,162 00	67	612,863 00	763,840 00	125	4.80	581,771 00	731,483 00	126	10 23
16	Prov. Life & Trust	1,000,000	6,301,882 00	1,506,492 04	954,785 00	61	1,737,647 50	2,127,588 79	123	4.30	1,151,263 19	1,264,889 95	110	8 55	
17	Prov. Savings	.....	3,466,220 86	1,419,931 00	1,218,992 40	86	2,191,187 83	2,588,805 43	118	4.05	1,253,714 56	1,357,306 34	108	14 98
18	Security Mutual	100,000	1,211,868 34	514,581 00	364,746 19	71	32,435 00	48,408 31	119	3.96	463,631 54	635,108 00	137	16 01	
19	State Mutual	.....	3,652,184 47	1,028,946 64	819,281 95	80	793,076 84	939,484 81	118	4.28	848,479 16	923,014 40	97	8 34
20	Travelers	.....	4,393,999 65	1,263,000 00	1,031,477 00	82	1,074,502 00	1,293,743 67	120	4.27	382,995 17	792,666 14	207	6 38
21	Union Central	100,000	6,667,073 27	1,817,330 00	1,041,176 00	57	1,168,872 00	2,058,082 83	172	5.72	1,214,431 90	1,341,680 43	110	7 10	
22	Union Mutual	.....	1,978,288 65	594,430 00	399,543 65	67	362,170 00	370,630 88	103	3.81	492,572 35	648,464 47	127	11 60
23	United States	440,000	1,411,486 43	446,400 00	375,727 73	84	372,819 54	397,573 82	107	4.69	422,104 36	534,471 10	127	14 06	
24	Washington	125,000	2,789,089 08	616,981 00	547,110 00	89	670,166 00	715,457 02	107	4.35	644,359 85	948,774 30	147	14 62	

1 N. Y. p. xxxii.

2 N. Y. p. xxxi.

3 Minn. p. xxxiv.

4 Minn. p. xxxiv.

5 Minn. p. xxxi.

6 Minn. p. xxxvii.

7 Minn. p. xxxvii.

* Calculated.

9 Conn. p. 682.

10 Minn. p. xxxvi.

11 Minn. p. xxxvi.

12 Minn. p. xxxvi.

13 Conn. p. 683.

BUSINESS OF INSURANCE COMPANIES, 1903—Concluded¹

GAIN AND LOSS EXHIBIT. ⁴ (IN NEAREST THOUSANDS. GAINS +; LOSSES, —.)																				
SURRENDER VALUES				19	20	21	22	23	24	25	26	27	28	29	No.					
16	17	18	PER CENT ³	MORTALITY	SURRENDERS	LOADING	INTEREST	ANNUITIES	CHANGES IN MARKET VALUES	MISCELLANEOUS ITEMS	COMBINED GAIN OR LOSS	STOCK DIVIDENDS	DIVIDENDS TO POLICY HOLDERS	NET GAIN OR LOSS	No.					
RESERVES ¹	VALUES PAID ²															No.				
1 Aetna	\$848,555 00	\$674,063 57	79	\$850	+	\$174	—	\$194	—	\$544	—	\$284	—	\$6	+	\$1,085	\$194	\$670	\$212	1
2 Conn. Mutual	644,285 00	581,393 77	90	483	+	63	164	304	769	156	88	.....	.....	1360	—	.....	.....	1,360	1,272	2
3 Equitable	8,074,822 28	7,434,110 04	83	1,560	+	1,481	481	2,809	3,051	10	3,282	7	.....	5,682	—	.....	.....	5,682	2,407	3
4 Fidelity Mutual	154,556 53	122,428 97	70	440	+	32	19	40	7	40	.....	.....	.....	15	+	.....	.....	15	474	4
5 Germania	496,074 40	335,200 17	68	240	+	158	115	223	8	22	3	.....	.....	187	+	.....	.....	187	167	5
6 Home	286,307 00	151,932 33	54	215	+	103	73	153	14	4	409	24	.....	198	+	.....	.....	231	186	6
7 Mass. Mutual	703,550 00	597,196 88	85	640	+	107	345	174	228	108	930	15	.....	838	—	.....	.....	838	102	7
8 Mutual Benefit	1,674,955 00	1,483,005 60	89	1,050	+	192	473	544	273	117	1,858	.....	.....	1,837	—	.....	.....	1,837	21	8
9 Mutual Life	5,737,919 00	3,983,060 88	69	3,272	+	1,775	1,409	2,581	8,723	655	3,159	.....	.....	2,904	—	.....	.....	2,904	6,153	9
10 National	681,438 92	571,718 81	84	560	+	110	234	200	104	28	484	.....	.....	162	—	.....	.....	162	322	10
11 New Eng. Mutual	781,018 34	682,632 92	87	421	+	98	33	143	417	5	283	.....	.....	549	—	.....	.....	549	266	11
12 N. Y. Life	11,147,602 58	8,647,841 26	78	4,592	+	2,500	317	2,110	6,616	801	3,085	.....	.....	540	—	.....	.....	540	2,365	12
13 Northwestern	3,414,145 00	2,975,072 71	87	4,135	+	439	1,367	2,135	9	97	907	.....	.....	4,456	—	.....	.....	4,456	697	13
14 Penn Mutual	1,940,501 00	1,882,464 02	84	1,106	+	179	622	268	5	38	1,752	.....	.....	785	—	.....	.....	785	967	14
15 Phoenix	340,603 00	256,787 09	75	194	+	84	150	151	3	11	274	.....	.....	265	—	.....	.....	265	915	15
16 Prov. Life & Trust	622,526 67	571,103 85	92	668	+	104	250	530	875	100	180	.....	.....	818	—	.....	.....	818	672	16
17 Prov. Savings	285,861 00	248,428 77	87	194	+	37	104	40	40	65	188	.....	.....	139	—	.....	.....	139	421	17
18 Security Mutual	61,619 00	32,171 80	56	150	+	39	176	14	3	27	188	.....	.....	265	—	.....	.....	265	672	18
19 State Mutual	400,338 81	291,133 67	85	210	+	69	25	146	229	3	303	.....	.....	463	—	.....	.....	463	100	19
20 Travelers	622,530 00	366,797 66	49	232	+	316	410	219	459	78	32	.....	.....	.....	—	.....	.....	.....	32	20
21 Union Central	505,259 00	445,501 28	88	776	+	62	338	1,070	9	31	1,539	.....	.....	450	—	.....	.....	450	1,070	21
22 Union Mutual	228,409 60	138,875 80	61	192	+	88	158	8	0	45	51	.....	.....	74	—	.....	.....	74	125	22
23 United States	373,137 82	199,358 75	53	71	+	175	112	25	135	40	120	.....	.....	111	—	.....	.....	111	13	23
24 Washington	417,988 82	221,367 70	53	20	+	116	198	48	80	0	68	.....	.....	156	—	.....	.....	156	97	24

¹ Minn. p. xxxiv.² Minn. p. xxxiv.³ Minn. p. xxxiv.⁴ These figures are taken from the reports of the individual companies as published in the Minnesota Insurance Report, 1904.

gives the ratio of the latter to the former. It will be seen that no company experienced a mortality loss as large as it had prepared for. The rate per cent. of the actual loss to the anticipated loss varied from 57 to 89. The average rate per cent. for all the companies combined was 76. There were fourteen companies with rates below the average, and ten with rates above it. The average is raised by the relatively high rate of a few of the larger companies, notably the Equitable (89 per cent.), the Provident Savings (86 per cent.), and the Mutual (79 per cent.). It seems therefore that the mortality tables now in use indicate a mortality loss nearly a third larger than the loss actually experienced. In fact, so far is it from being the case that the mortality table used indicates the mortality actually expected, that conservatively managed companies which exercise care in the selection of risks consider an actual mortality loss of 80 per cent. of the indicated loss as distinctly unfavorable. The difference between the amounts in column 5 and those in column 6 form part of the surplus income or profit of the year, and appears as the first item in the gain and loss exhibit (see column 19). The figures in column 19 are taken from the detailed reports of the different companies contained in the Minnesota report, from which columns 5 and 6 are also compiled. Unfortunately, as in many other instances, there are discrepancies between the different parts of the same report which it is impossible to reconcile with the data available. The actual gain of the twenty-four companies from this source during the year 1903 was \$20,315,698.67. The premium income of the companies for the same year was, according to the New York report, \$318,328,592.93. The profit from mortality, therefore, was nearly 6.5 per cent. of the entire premium income.

The second element of the income to consider is the interest earnings of the reserve. Column 8 gives the amount of interest required according to the rate assumed by the companies in calculating net premiums. Column 9 gives the net interest earnings on all the invested funds of the companies, the amount being obtained by subtracting the investment expense of each company from its gross interest income. Column 10 gives the ratio of the actual interest obtained during the year to that required. This column shows that the net interest income of every one of the companies was more than sufficient to meet the requirements of the reserve. The ratios vary from 103 per cent. to 172 per cent. The average for all companies is 122 per cent., and there are eighteen companies with rates below the average, while only six companies have rates above it. The total profit realized by the companies from this source was \$13,878,711.42, which is 4.4 per cent. of the premium income. This

indicates nothing definite as to the real adequacy of the assumed rate of interest, since a considerable part of the gross interest income is earned by the surplus. Column 11, however, gives the net rate of interest actually earned by each of the companies as calculated by the Connecticut Insurance Department on the basis of the mean amount of admitted assets for the year. This table shows rates varying from 3.70 per cent. to 5.72 per cent. Five companies have rates below 4 per cent., eighteen between 4 per cent. and 5 per cent., while one company, the Union Central, earned more than 5 per cent. (5.72 per cent.). The average of the rates is 4.3 per cent. The average rate for the thirty companies included in the Connecticut report is 4.09 per cent. This average is kept down by the low rate realized by some of the companies with large assets, notably the Prudential (3.3 per cent.), the Equitable (3.70 per cent.), the Connecticut Mutual (3.82 per cent.), the Mutual Life (3.96 per cent.), and the Metropolitan (3.98 per cent.). Meantime these same companies are calculating reserves on the basis of interest earnings of 3 or 3½ per cent. It is safe to say that the rate actually realized on investments is 1 per cent. in excess of the tabular requirement.

The comparison of the loading and the expense account of the twenty-four companies may be made on the basis of columns 12, 13 and 14, the last column giving the ratio of the insurance expense of each company to its income from loading. This ratio is very diverse, varying from 77 per cent. in the Massachusetts Mutual and the Northwestern to 207 per cent. in the Travelers'. The average for all the companies combined is 100.5 per cent. Only nine companies have rates below the average, while fifteen run above it. Among the companies with a low rate, however, are several of the large companies, including the Massachusetts Mutual (77 per cent.), the Northwestern (77 per cent.), the Penn Mutual (79 per cent.), the Mutual Benefit (82 per cent.), and the Equitable (97 per cent.). It may fairly be said, therefore, that it requires no excessive degree of economy to enable an insurance company to keep its expenses within the limits imposed by the loading, while some companies make a large saving from that source. In this connection column 15 is of interest as showing the cost of administration of the different companies per \$1,000 of mean insurance in force. This rate shows an extremely wide fluctuation, varying from \$5.48 (Connecticut Mutual) to \$16.01 (Security Mutual). There seems to be no very close connection between the rates thus established and those shown in column 14 beyond a general tendency to vary in the same direction.

Columns 16, 17 and 18 show the results of the dealings of the com-

panies with their withdrawing policy-holders. Column 16 indicates the amount of the reserve carried in the name of these policy-holders; column 17, the amount actually paid to the policy-holders on their withdrawal, and column 18, the relation between the two. The last column shows that the surrender values allowed varied from 36 per cent. (Security Mutual) to 92 per cent. (Provident Life and Trust) of the full reserve on the surrendered and lapsed policies. The balance, therefore, varying from 8 per cent. to 64 per cent. of such reserves, became an item of profit to the companies. For the whole twenty-four companies, 21.4 per cent. of the reserves on surrendered or lapsed policies was thus retained. Ten companies retained a larger percentage than the average, fourteen companies less than the average. The proportion of the reserve returned to withdrawing policy-holders is not necessarily indicative of the attitude of the company toward them. It is largely influenced by the proportion of withdrawals during the first two years of the life of the policies, when no surrender values are allowed. The full reserve on all surrendered and lapsed policies was \$40,446,983.77, and the surrender values paid \$31,903,657.03, leaving a net profit for the twenty-four companies of \$8,543,326.74. This is 2.7 per cent. of the premium income.

The actual gain or loss of each company from each of the sources examined is embodied in columns 19 to 22. Column 23 gives the result of the annuity business, column 24 the net result of changes in the market value of real estate and securities, and column 25 the balance of other profit and loss items. Finally, the net result of the business of the year is summed up in column 26, which shows the net gain or loss of each company for the year. The general shrinkage in market values which occurred in 1903 is reflected in column 24. Only three companies could record a net gain from changes in market values, while twenty-one reported losses. For many companies the losses were large, the maximum being reached by the Mutual, which reports a loss of \$8,723,000 from this source. In spite of this unusual form of loss for the year, column 26 indicates that only three companies, the Mutual, the Travelers' and the Union Mutual failed to make a profit on the year's business. The aggregate loss of the three was \$3,242,000. The aggregate gain of the other twenty-one companies was \$21,592,000, leaving a favorable balance for all companies of \$18,352,000.

Of this surplus income a small amount was paid out in dividends to stockholders, as shown in column 27, and a much larger part was apportioned among the policy-holders. The total appropriations for these two objects exceeded the total profit for the year, and just one-half of the

companies were left with a final unfavorable balance. Column 29 shows the amount finally carried to the account of surplus or of special funds. The entire business of the twenty-four companies shows a net loss for the year of somewhat over \$9,000,000. It must be borne in mind, however, that the net shrinkage in the value of real estate and securities far more than accounted for this falling-off in surplus. The net loss from that source was about \$23,000,000. If that loss had been escaped, the deficit of \$9,000,000 would have been replaced by a surplus of \$14,000,000 the amount realized from the insurance business itself, after \$28,000,000 had been returned to the policy-holders in the form of dividends.

Whether we reach our results by an analysis of the elements of the income of insurance companies and the relation of each element to the purpose to which it is theoretically assigned, or examine directly the gain and loss account of the insurance companies, the same conclusion is forced upon us, that the premium rates are unnecessarily high. We have seen that the average experience of twenty-four companies shows a saving on mortality of over 20 per cent., an excess of interest earnings of nearly or quite 1 per cent., and a generous profit from lapsed and surrendered policies, while the loading is just sufficient to cover the cost of carrying on the business. The gain and loss exhibit indicates that but for the depreciation of securities during the year 1903 the insurance operations of that year would have brought in to the companies a profit of more than \$10,000,000 to be returned to the policy holders, or added to the surplus. With no improvement in the methods and practices of insurance companies a reduction of 20 per cent. or 25 per cent. in premium rates is possible for a company managed with average care and efficiency, and is in every way desirable.

But to bring insurance rates down to the present cost-level is only half enough. The cost itself ought to be lowered. It is demonstrable that some of the practices of insurance companies tend to increase their mortality loss, that a higher net rate of interest could be secured on their investments, and that the cost of administration is often extravagantly high. Improvement in any of these particulars would materially lower the cost of insurance, and make possible a further reduction in premium rates, resulting in a wider utilization of the benefits of insurance by people of small or moderate income.

A Canadian-Named Automobile.

(TORONTO SUNDAY WORLD MAGAZINE.)

A clever little skit on the rise of the young Canadian, who has put his name on one of the most perfect motor cars yet made. It will do every young Canadian good to read this story of push and enterprise, which has brought into prominence a comparatively young man.

MR. T. A. RUSSELL is no stranger to the automobilists of Toronto. When a man invents an automobile he figures on going down to posterity. Mr. Russell has done this. Therefore he is a modern young man and the product of the twentieth century, which is no disgrace.

Mr. Russell did not intend to invent an automobile when he first started to drive horses. He has driven many horses. The probabilities are that he intended to keep on driving horses and to own a farm—somewhat like the writer, whose large ambition at the age of fourteen was to own a she-calf, which by-and-bye he might develop into a fifty-acre bush farm.

Just in what county Mr. Russell was born and bred we know not. It was not far from Toronto. Anyhow, it is not necessary to be always prying into a man's ancestry in order to discover who he is. The man's the thing. "Tommy," as he is known to his friends, needs no grandfathering. He was still a hunky, hopeful lad when he decided to leave the high school somewhere—having knocked the wind out of sundry boys at football—and go to Varsity. That was in 1895—about which time the writer of this was inditing a bum novel, which was never printed.

Automobiles were not yet heard of in Canada. The young man Russell, clear in the eye and strong in the limb, entered on a course in political science. He probably intended being a lawyer. He liked that kind of science so well that he graduated in it with high honors in '99, and became a fellow in the same, with a license to tell all the other fellows what they didn't know about the science of government, how some people get richer while others get poorer. And this was all right so far as it went, but not a finality for "Tommy."

After his graduation and fellowship with a "B.A." glued to his name, Mr. Russell drifted down to the office of the Manufacturers' Association. He was one of the chaps in the W. H. Moore category, who began to perceive that a university education is not merely for the sake of a few initials after one's name as well as before it; that science is all

very well, but Canada needs less theories and more practice; that in short this young country was a mighty practical one and that a man didn't have to go into law in order to help boost it along the road to destiny, whatever that might be.

It was not long till this practical young man with the clear eye and the shoving football gait got into the chair normally occupied by the secretary of the C. M. A. Said chair had been the stepping-stone to a good thing before then. The C. M. A. was not an ancient organization either, and they had sense enough to see that a young man of that build might shove things along at about the proper gait.

Anyway, for three years Mr. Russell was the secretary of the C. M. A., during which time he did some things which were in the direct line of progress. And it was just about when automobiles began to get into Canadian civilization that Mr. Russell left the secretary's desk to become the general manager of the Canada Cycle and Motor Company; for it was evident that he would be the kind of a man to take the pleasure in things that go.

Well, he is still there. He has since exploited a new automobile, of which we have spoken before. Not knowing any better name, and purely out of respect for his family, he called it the "Russell."

In this he is unique as the first Canadian to attach his name to an automobile. He might have stayed on the farm and been a mighty good farmer, with plenty of prizes at the big fair, and his name in the paper every spring and fall. He might have been a lawyer, with his name in the paper every once in a while and a gilt sign on a window. But he chose to be a twentieth century man out and out and put his name on an automobile. In this way he is dead sure that "Russell" will be going ahead most of the time, and some of the time just as fast as the law will allow.

T. A. Russell does not spend much time thinking about schemes of government or theories of supply and demand. He has boiled his political science down and strained it. He put it into a business. And he is still a young man. So we should not say that he travels much on mere style or banks a great deal on ceremony. He does not mope; neither does he write poetry. When he rises to speak in public, he does not become either intensely funny or irresistibly eloquent. But when he speaks, he says something, which is more to the point. And he knows exactly when his gasoline is gone, so he stops before he has made anybody tired with either long arguments or alleged humor.

The particular point in this sketch after all is that, while it may be

a very glorious thing for Canada and Toronto University to have been turning out wise men that we shipped abroad because we had no room or money for their particular type of wisdom, it is much more useful and according to sound progress to educate practical, aggressive men like "Tommy" Russell. This is a lesson Canada has been mighty slow to learn; for which reason partly this country has been a prospector's paradise for many very smart Americans. That era is passing out. The young men of Canada are forging ahead. They are taking hold of Canadian political economy problems by the horns. They are doing things. And if they happen to have a "B.A." at the rear of their names, they don't parade it in their signatures, because they are eternally too busy to bother with frills.

The European Parcels-Post.

BY J. HENNIKER HEATON, M.P., IN THE ARENA.

The enthusiastic advocate of postal reforms is quite at home when he sets out to praise the parcels-post system now in force in Europe. He recognizes the dangers of a C.O.D. system to local traders, but believes they can be avoided by instituting the Zone system. Many interesting facts and figures are supplied.

THE American is tolerant enough of foreign criticism of his ways; for such criticism he is persuaded is due either to presumption or to ignorance, and is therefore rather amusing.

The ideal of civilized government—a fair distribution of happiness—is doubtless more consistently pursued and more nearly attained in the United States than in any other country,—with the possible exception of England. With the prescience of genius Bacon placed his Utopia in the West. American institutions, however, are framed on so colossal a scale that it requires a certain degree of mental detachment to see them in their entirety. An inhabitant of some village like Chamounix, at the foot of the Alps, knows nothing of the feelings with which a traveler approaches that stupendous range and sees at one glance snow-capped summits spring to the clouds, pine-forests, glaciers, green meadows and rivulets like diamond necklaces.

"'Tis distance lends enchantment to the view
And robes the mountains in its azure hue."

Some phenomena are revealed by the microscope; others, for instance sunspots, can only be studied with the telescope. For many years I have

thus, from a far observatory, studied one feature of American activity—the post-office; and I think I may claim that my interest has been of a benevolent character. Let me not be hastily accused of perversity when I assert that the American post-office, with its 80,000 branches, has yet unexplored territories to develop, and that the chief merit in its administration is the existence of a deficit of \$8,000,000. I am not, of course, bold enough to argue that a deficit is desirable in itself. If I were postal dictator at Washington for twenty-four hours I would abolish this deficit without injuring the service. But a great principle is at stake.

The high postal-officials at Washington have set the public interest above the natural desire to show a profit, and their courageous policy which shocks St. Martin's le Grand, is, I rejoice to see, imitated in more than one British colony.

The principle actuating them must before long bring about two-cent postage to the rest of the world, and what I am here concerned with, a United States Inland Parcels-Post. These measures seem to me of vital importance to commerce, and no less indispensable from the social point-of-view. One is reminded of the paradox of Oliver Wendell Holmes, philosopher: "Give us the luxuries of life, and we will dispense with its necessities."

The reason why the progressive republic is so far behind Europe in this respect was made clear to me in a conversation with my friend the Hon. John Wanamaker, for some years Postmaster-General of the United States. After hearing me dilate on the incalculable convenience and stimulus to trade of a parcels-post and the unrivaled excellence of the organization available, ramifying into every village, he spoke to this effect :

"All that is true. But there are four insuperable obstacles to the establishment of a parcels-post in our country. The first is the ——— Express Company; the second is the ——— Express Company; the third is the ——— Express Company; the fourth is the ——— Express Company." (I do not give the names he mentioned; first, because it might be resented; and, secondly, because I forget them.)

With the utmost respect for my distinguished friend, I contend that this simplifies the problem considerably.

A Roman Emperor wished that humanity—or did he content himself with saying the Roman people?—had but one neck, that he might end it at a blow. It is certainly convenient for reform when a gigantic abuse is concentrated in the hands of only four beneficiaries

There is no doubt that American civilization is an independent growth, owing little to other countries. Conventions rigidly enforced on

the Englishman, Frenchman or German are not binding on travelers from New York, Boston or Chicago. Some sense of this was conveyed in the sign of the place of entertainment at Paris, called "*Hôtel de l' Univers et des Etats Unis.*" Yet this precocious young nation has a few things to learn from its elders—for instance that monopolies in private hands are contrary to public policy. European opinion is in favor of entrusting the conveyance of parcels to the post-office, supplemented where necessary by private enterprise.

The first of the numerous advantages of a parcels-post over carrying companies is cheapness. Theoretically an American tradesman has 80,000,000 of potential customers. But a parcel sent from New York to San Francisco, or from Galveston to St. Paul, has to run the gauntlet of the express companies, each, I presume, with a directorate to be remunerated and shareholders or partners hungering for dividends. Similar conditions existed in Germany not many years ago. Every little principality nibbled at the booty, which arrived like the empty shell of that stilton, from which the rats rush when it is placed before the King, in the pantomime of Dick Whittington.

The post-office has no shareholders to pay and can and will, even at the risk of a deficit, cut down its charges to the lowest remunerative point. The company may offer more civility, but the cold, repellent postal-official gives the utmost attainable speed and regularity of service at a lower rate. Some time since, by way of experiment, one hundred parcels were posted in England, and on the same day one hundred similar parcels were directed by the carrying-companies to the same recipients. Seventy-one per cent. of the parcels posted were received before their duplicates entrusted to the carriers.

He was a bold man who, in the middle ages, ventured a parcel in the hands of the English carrier or peddler. There must have been a certain amount of traffic from the large towns to country-houses and farms in their neighborhood. But who would then have ordered a London shopkeeper to despatch goods into Yorkshire or Devonshire? How many customers living more than fifty miles from the metropolis dealt with such a shopkeeper? Even when the stage-wagon and in more recent times coaches were regularly despatched, there must have been but a comparatively trifling number of small packages. Messrs. Pickford and other carriers took what there was to convey, and doubtless did their best.

But with the railway communication came a growing desire for a cheap, expeditious and universal system for the forwarding of parcels. and the greatest of our postmasters-general, the late Henry Fawcett,

established the English parcels-post on the first of July, 1883. He was blind, and had first grown to fame as an University Don, but as Minister he displayed the administrative skill of a Kitchener, and so brilliantly successful was the new organization that every considerable country, with the notable exception of the United States, soon had its parcels-post also.

One would like to think the British arrangement in every respect worthy of imitation, but it has two serious defects. It is hampered by the obligation to pay an excessive amount (fifty-five per cent. of the postage on railway-borne parcels) for railway transit. And it does not include the "cash-on-delivery" system, under which the post-office collects from the addressee the price of goods on delivery and transmits it to the sender. In these two respects the Continental parcels-posts are superior to ours.

In England the sender must take his parcel to a post-office, where the clerk has to be satisfied that it is not more than eleven pounds in weight; that the proper postage stamps are affixed and that its combined length and girth do not exceed six feet. That the British post-man is, however, less robust than the German, who accepts any parcel up to 110 pounds, I refuse to believe. The rates of postage are:

For a parcel not exceeding one pound, 6 cents; two pounds, 8 cents; three pounds, 10 cents; four pounds, 12 cents; five pounds, 14 cents; six pounds, 16 cents; seven pounds, 18 cents; eight pounds, 20 cents; nine pounds, 22 cents; eleven pounds, 24 cents.

Our post-office likes to have the address written on the parcel. The regulations warn the public against writing addresses on "tie-on" labels, which frequently become detached in transit through no fault of the Department. This mysterious phenomenon is doubtless the cause of much anxiety to the innocent officials. With the best intentions, the detached labels having been collected, might be attached to the wrong parcels, and thus an elderly spinster might receive a box of cigars and an obstinate old bachelor a curled "front."

Some of the rules err on the side of over-caution; for instance, that forbidding the forwarding of cannon to Ireland. What desperate rebel would venture on smuggling revolutionary batteries through the Saxon post-office? One can sympathize with the firm rejection of live creatures, such as the snakes, leeches and insects exchanged by ardent naturalists. But why is the dog, the friend of man, refused; or Grimalkin, best ornament of the fireside, or sturdy Chanticleer, while an exception is made in favor of bees?

The official antipathy to eggs points to a vast correspondence with

the public on the subject of breakages. Minute directions are given as to the packing, but the sorrowful note is appended: "Even when so packed, eggs are very liable to be broken in course of transit." Compensation is refused for the breaking of eggs; but as another rule gives compensation for the loss of a parcel, the broken shells are duly delivered to the irate addressee.

With the exception of eggs, compensation not exceeding ten dollars is paid for any parcel lost or destroyed. If the parcel be registered (costing four cents) and a small fee (up to twenty-eight cents) be added, compensation not exceeding \$600 will be allowed.

The severest American,—or for that matter English—critic of German ways, will find much worthy of imitation in the German parcels-post-office. It may be regarded as the highest type of the arrangements existing in the greater part of the European continent; and it is therefore worth while to describe it in some detail. Broadly, the difference between the English and German posts is, that the former only does postal work for the individual which he cannot do for himself, while the latter undertakes everything that it can do better than the individual can. The former resorts to the powers of the State with fear and reluctance; the latter works them for "all they are worth."

As far back as the reign of Maximilian I., a contemporary of our Henry VII., there was an organized delivery of parcels all over Germany. The service was in the hands of private persons, each confined to the route between two great towns, and the most rapacious modern carriers would hesitate to put forward some of their pretexts for extortion. How it could be worth while to send parcels at all, I know not; one thinks of a fox trying to cross half a dozen hunting counties and losing fur in each.

Every section had its own tariff, calculated according to the course of the mails and the time occupied. When parcels were transferred from one contractor to the next, when mountain-passes or rivers had to be crossed, and even when the medieval road was bad, further fees were charged. Another tax was levied in support of certain industries unnamed (possibly including blackmail to local highwaymen). There was an additional charge in winter. Finally, there were three classes of charges for goods. The first or lowest charge was made for articles of food, excluding dainties. The second applied to ordinary goods and was twice the amount of the first. The third, which was four times the amount of the first, was levied on precious goods like silk, velvet and luxuries, such as printed books! One is reminded by this harshness to literature of a much later German prince, our George II., who, says

Thackeray, was always furious at the sight of books. It was, of course, difficult to know beforehand what there was to pay under what a German friend graphically describes as this "hubbub of charges."

The Great Elector (1640-88), founder of modern Prussia, vested postal administration in the State about the time when the British post-office was established by Charles II.

He abolished the mysterious allowances in favor of certain industries, and having no fear of professors of political economy, ordained *ex mero motu*, that poor persons should only be charged half-rates! As might have been expected, this enlightened prince also remitted the extra taxation on books, doubtless to the disgust of his Electoral brother and neighbor of Brunswick. In 1713 special charge during the winter months was abolished.

For a long time there was no great change in the conditions affecting the conveyance of parcels, except that in 1801 the length of the route was made the basis of charge. It is, however, noteworthy that the rates were raised under Frederick the Great during the Seven-Years' war, and again (fifty per cent.) during the domination of Napoleon. The "mailed fist" grabbed even at postage. In 1821 the division into three classes was put an end to. A uniform tariff applied to all parcels, whatever their contents, except those containing jewelery, etc.

The existence of railways facilitated the exchange of parcels, and perhaps suggested the agreement of the various kingdoms, duchies and principalities in 1857 to levy but one uniform rate throughout the Fatherland. Austria is also included.

In 1873 the present tariff was promulgated for the whole extent of the German and Austrian empires. Under this the charge varies first according to weight, and next according to distance.

Weight.	Distance.	Postage.
Not exceeding 5 kilog., or 11 lbs.	Up to 10 German, or 46 English miles.	} 6 cents. 12 "
	Unlimited.	
For every additional kilog., or 2 1-5 lbs.	{ 10 German miles,	} 5 pfennigs : (less than 1 cent.) 10 pfennigs.
"		
"		
"		
"		
"	20 " "	20 "
"	50 " "	30 "
"	100 " "	40 "
"	150 " "	50 "
"	Over 150 " "	50 " (or 12 cents.)

(The limit of weight is 50 kilog., or 110 lbs.)

The German parcels-post has many merits. In the first place it adapts handled, but he draws the line at explosives and caustic acids, the conveyance of which he prudently leaves to the parties interested. One remarks that he exacts an additional fifty per cent. for things requiring

careful handling, such as animals and hatboxes. We can understand his claim for handling a Danish hound, able to swallow him, but the **amercement** on hatboxes seems unduly severe. It may indicate much untoward experience in dealing with them, or even a desire in high quarters to discourage the wearing of the "top-hat."

The German parcel-post has many merits. In the first place it adapts the "zone" system to the conveyance of goods. It is manifestly unfair that it should cost as much to send a parcel fifty as to send it 1,000 miles. A uniform charge is fair in the case of letters, which are of inappreciable weight and occupy little space. But parcels are comparatively heavy and bulky, and the post is largely employed by advertising traders. It is but just that a manufacturer sending his goods 1,000 miles to compete with local dealers should defray at least part of the expense of transit incurred by the post-office.

As the railway mileage of the United States exceeds that of all Europe, it is plain that an American parcels-post should be based on the "zone" system. In this way the danger which I understand is apprehended to small local industries would be done away with. The German view is that the local trader does not suffer. On the other hand, consumers and producers, without reference to their geographical position, are placed on the same footing. Everybody can supply his wants easily and cheaply from manufacturing headquarters, however distant.

It is even possible, by means of the post, to transfer certain industries to localities where lower wages and duties are paid and to open up new and remunerative markets.

Another distinguishing feature of the German parcels-post is its **rapidity of operation**. Nearly every train carries mails and parcels, flung in at station after station, and parcels are frequently delivered as soon as letters. It is needless to point out how vitally important this is to innumerable little industries, such as those of the struggling farmer and market-gardener. Flowers are received with the dew still glittering on their petals; fish that Dr. Jonathan Hutchinson would not disdain.

This breakneck speed might well inspire our phlegmatic British officials, who are content to observe a moderate degree of haste. "Moderation," said somebody, "is good in all things." "No, sir," replied Dr. Johnson (who as a Londoner was dependent on the carriers for country produce); "no sir; no man likes a moderately fresh egg."

The German post has no occasion to enforce heavy rates. It can impose its own terms on the railway companies. By law these have to **carry free** all parcels under eleven pounds in weight. Thus the mistake

which has crippled the activity of the British parcels-post has been avoided.

But the value of the parcels-post to the people is, in my opinion, doubled by the ancillary system of "cash on delivery." Schmidt, resident in Trieste, sends a post-card to Zeiss, of Jena, ordering a microscope, price \$250. Zeiss never heard of Schmidt, but he sends the instrument by the first train. He runs no risk. The postman at Trieste, before handing it over to Schmidt, presents the invoice, receives the \$250 and by the next post the money is remitted by the post-office to Zeiss. How this plan encourages trade, by eliminating bad debts and long credits, may be gathered from the following figures which do not include Wurtemberg and Bavaria :

UNINSURED PARCELS SENT BY GERMAN PARCELS-POST.

Year.	Number.	Year.	Number.
1868.....	26,990,406	1893.....	119,352,461
1873.....	36,589,147	1903.....	190,516,363
1883.....	74,092,560		

The Imperial postal officials do not disdain to act as news-agents. A farmer in Silesia sighs for a Berlin journal—one of those flimsy, ill-printed and portentously grave publications over which our German friends love to pore over by the hour. Good ; he enters the village post-office and pays his modest subscription in advance; and thenceforth day by day is kept in touch with the outer world, while his subscription is duly remitted to the publisher of the Blatt selected.

I shall never forget my inspection of the parcels-post building at Berlin. Such grim bustle, such ordered haste, such sudden surges of uniformed toilers, such mountains of baskets, boxes, parcels, melting down into yawning vans; such galloping of hoofs without, such ceaseless trampling within, the whole din dominated by sharp words of command—it suggested the eve of battle and the stern methods of warfare rather than the prosaic humdrum routine of postal work. Cocks crowed in their crates, huge mastiffs bayed, canaries from the Harz shrilly piped ; the huge yard of despatch could have furnished a fair, or supplied a settlement; and everything was sent off at the right time without a hitch, while Herr Karl Kirchhoff, the organizer and director of all, stood like an admiral on his bridge to see that all went well.

Now for a few figures. Let me beg my readers to bestow upon them not the reluctant attention of the schoolboy to the arithmetical blackboard, but the complacent appreciation with which they regard periodical bank statements showing the investments to their credit. Though a lover of statistics, I will be moderate and will not abuse the editor's hospitality. I will not imitate D'Artagnan, who, when invited

to lunch by the Cure, brought with him his three starving friends and their lackeys. Still it is well for the most confident reasoner to have figures in reserve, just as it is for the sheriff to be attended by his posse and for the ambassador to be backed by a compact squadron.

Here are some significant figures, especially in column four :

PARCELS DELIVERED IN THE UNITED KINGDOM.

Year.	Number.	Postage.	Share of Railways.	Share of P. O.
1894-5	57,136,000	\$6,426,835	\$3,057,325	\$3,369,510
1898-9	71,913,000	7,490,495	3,528,660	3,961,835
1903-4	94,426,000	9,972,170	4,690,860	5,281,310

This huge and increasing cantle annually claimed by the railways is secured under the rash bargain allotting them fifty-five per cent. of the postage on all railway-borne parcels. Englishmen can only regard with something like envy the powers of interstate railway rates regulation which in the United States are entrusted to an independent commission.

On the initiative of the German Government an International parcels-post was established, which has been of great value to traders. The figures appended speak for themselves :

1903-4

PARCELS DESPATCHED FROM AND RECEIVED IN THE UNITED KINGDOM.

Austria-Hungary.....	29,747	New Zealand.....	47,621
Belgium	96,461	Orange R. Colony.....	37,889
Canada	172,026	Queensland.....	12,039
Cape Colony.....	207,838	S. Australia.....	10,634
Egypt.....	52,480	Spain.....	37,858
France.....	494,223	Straits Settlements.....	21,132
Germany.....	807,915	Switzerland.....	90,502
Holland.....	108,016	Tasmania.....	4,996
India and Persia.....	248,138	Transvaal.....	172,973
Italy.....	178,714	Trinidad and Tobago.....	11,288
Japan.....	15,482	United States (despatch-	
Mexico.....	6,721	ed only).....	37,782
Natal.....	73,535	Victoria.....	25,883
Newfoundland.....	4,929	W. Australia.....	12,992
N. S. Wales.....	33,671		

These are the principal items in a long return. It may be added that the parcels despatched to the United States showed an increase of 15,666 over the figures for the preceding year. Total number despatched to all countries from the United Kingdom was 2,213,891, as against 2,509,303 received; the increase being respectively 104,064 and 50,634. I shall always regard the French and American figures with a sort of paternal interest. It took me years to secure a parcels-post to France, and years have elapsed since I first began to agitate for a similar post to the United States, now happily agreed upon. It may be stated that the value of the goods exported from and received in the United Kingdom by parcels-post was last year \$23,906,790. The British Government has established a uniform set of charges for parcels to most of the colonies as follows : Up to three pounds, 24 cents ; seven pounds, 48 cents ; eleven pounds, 72 cents

Radium and the Sun.

(LEISURE HOUR.)

The reader's mind is almost unable to comprehend what is here disclosed about our great luminary, the sun. Its distance from the earth, its immense size can only be understood by comparisons. Of its nature and of its wonders man knows but little. For the most advanced theories, this article should be consulted.

IN the early days of electric lighting an exhibition was held at the Crystal Palace, where admiring crowds flocked to view the varied manifestations of the new wonder. The building had become a veritable fairy palace, ablaze with a pure soft light, displayed in every form, from the tiny glow-lamps, nestling among fountains and turning their spray into silver, to the powerful arc-lamps which transformed the blackness of night into the broad white light of day. But much more. Here and there the current was diverted into other channels, and made to perform a multitude of different offices. Machinery of all kinds was put in motion. Heating, cooking, photography and a hundred arts were being carried on by the agency of one and the same subtle power. And when all this varied display had been examined, the visitor was conducted to the basement, where the solemn furnaces were aglow, and the air quivered with sullen heat. And then the thought came home how the little world of varied wonder and beauty overhead was simply the outcome and adaptation of that common form of energy which gleamed through the furnace-doors.

Rightly considered, one could see here in miniature a presentment of what is taking place in the great world without. The whole machinery of life, and all that pertains to life on our planet, is but the outcome of one grand source of energy. We gather the fruits of the earth to sustain our being. We behold and revel in the light of heaven, we bask in the genial warmth of summer, and gather round the blazing logs on winter nights. We feast our eyes on the beauties of Nature—the verdant fields and forests, the waterfalls, the cloud-forms in the blue vault above. By the magic power of steam we speed across the breadth of continents and traverse the wide ocean by the aid of the winds of heaven. And then when we pause to consider we trace the source of all simply to that great furnace-fire, the sun, which hourly manifests his might in these and a thousand other ways.

Here, too, science has shown us how we may look through a chink in that mighty furnace-door, and catch a glimpse of what is taking

place within. Let us follow a little way along the path of discovery, and in imagination approach our great luminary. His mean distance from us we know accurately enough to be about ninety-two million miles; but what is a million? How can we get an idea of it? If a courtyard twenty-eight yards square were paved with halfpence, about a million halfpence would be lying there. Listen to a clock ticking seconds. You would have to listen on day and night for eleven days and a half before it would have ticked out a million.

But perhaps we may be able to think of a better example. In walking a mile you take about two thousand paces, and so in a five-mile walk, i.e., in an hour or so, if you went on counting your footfalls, they would have reached ten thousand. Continue this a hundred times over; i.e., walk all the way from Hyde Park Corner to the market-place at Inverness, and you will have made a million paces. But once again imagine that at each pace, instead of going a short yard you were enabled to make a giant stride of a whole mile; then by the time that as an ordinary man you had reached Inverness you would as a giant have nearly reached the moon. Yet even so, try and conceive it, you would have made but a one day's march out of a year's journey towards reaching the sun.

Lord Grimthorpe, neglecting the sun's pull on the earth, made the following interesting calculation—"If the earth were a cannon-ball shot at the sun from its present distance with the velocity it now travels with, and the moment of explosion telegraphed to the sun, they would get the telegram in about five minutes and see the earth coming in eight minutes, and would have nearly two months to prepare for the blow which they would receive about fifteen years before they heard the original explosion."

But if his vast distance is hard to conceive, his monster size is perhaps yet more difficult to realize. In diameter more than a hundred times that of our earth, in bulk more than a million times. We sometimes see a huge ring or halo round the moon occupying a space in the heavens so large that ninety moons' breadths would but just suffice to span it. Yet the body of the sun would fill all that space ere we had approached within two million miles of him. Once on his apparent surface, were we permitted to travel thereon and with the speed of an express train, it would require five whole years of continuous journeying before we could make the circuit of his orb. Or, to take another calculation, were our own earth to begin expanding its shell would have to widen out on all sides until it had reached the moon, and as far again into space beyond, before its dimensions equalled those of the sun.

But it is when we come to try and form a conception of his might that our imagination is taxed to the utmost. The mere sheer pull of his gigantic mass is so tremendous that could a man be placed upon the sun he would be instantly crushed by his own weight as by a burden of tons. A consideration of the heat he emits is equally overwhelming. If we could imagine nearly a ton of coal an hour burning on every square foot of the sun's surface eternally, then we should have a conception of the sun's radiant heat. Or look at the same thing as Professor Young has put it. "If the sun were to come as near us as the moon, the solid earth would melt like wax."

Many speculations have been advanced to account for the maintenance of the sun's heat, but an earlier question seems to arise. Is that heat being fully maintained, or is it declining, and is the sun speeding on towards that ultimate stage already reached, as we have reason to suppose, by many other stars whose fires have died down and their light gone out for ever? This is in every way probable, yet there is no direct proof of such a fact; history can point to no indication of the kind. Winter frosts do not seem to have been less severe in ancient history than to-day. Two thousand odd years ago the Carthaginian generals found the Alpine snows as impassable as now. Only a few degrees southward of the British Isles the vines grow luxuriantly, and but a little further south the sugar-canes. Here and there, as in sheltered nooks of Cornwall or the Scilly Isles, the aloe and the palm will flourish on British soil; but we have no evidence in all history that these forms of vegetation could establish themselves elsewhere in our islands. Even though we go back to geological ages we have no certain revelations, save that the earth was once hotter with internal fires, and that alternations of tropical and Arctic ages came and went in obedience to alterations in our path around the sun.

On the other hand, were the sun merely a body cooling down in space without fresh accession of heat, we must have long since found evidence of this, and it has been stated that were the sun composed of any conceivable fuel in combustion, then that sun which, say, looked down on the Pharaohs would ere now have nearly died down to darkness. Various theories have been proposed to account for the constant renewal of the sun's heat, one of which, in spite of recent discoveries, demands our close attention. It has been suggested that the impact or fall of matter on the sun might restore its heat, and this becomes plausible when calculation shows that in the neighborhood of the sun

a body falling through a single inch would acquire a velocity of hundreds of miles per hour.

Then, again, the conception of an indraught of matter on the sun gains on the imagination when, as sometimes happens, we catch a glimpse of that striking phenomenon in the sky known as the Zodiacal Light, a nebulous cone of light somewhat resembling the Milky Way, which, starting from that point of the heavens where the sun has just set, or where it is just about to rise, tapers upwards in the sky, forming in reality a vast lens-shaped mass, lying in the plane of the planets, extending from close in upon the sun to perhaps as far as our own orbit, and commonly supposed to consist of meteoric matter.

Again, meteorites are constantly falling in our own earth, a fact which might seem to lend further corroboration to this theory, only that it is really here where the objection to it begins to come in. For mathematical reasoning shows that if the sun is merely refreshed by falling matter, then we on earth ought to be molested to such an extent that it would not be safe for us to go abroad without some form of meteoric umbrella. Moreover, Venus, and yet more Mercury, being still more in the storm, ought to give some evidence of actual perturbation therefrom.

Speculation on some such lines as these was all that astronomers had to be content with only a short while ago, and we can now look at what they had been able to learn from actual observation. Among the earliest objects to arrest their attention were the spots which at regular periods of about eleven years appear on the sun's surface, chiefly on two zones, fairly corresponding in position with the belts on the earth where the trade winds blow. When definition is particularly good the entire surface wears a mottled or corrugated appearance, as of bright clouds separated by minute interstices or pores. These clouds have been fancifully compared to rice-grains or willow-leaves, and give the idea of being suspended over a darker atmosphere within; while a spot suggests a vaster rift among these clouds, often vast enough indeed to allow of a body as large as our earth falling clear through its aperture.

When an aeronaut has ascended in broad day, say a couple of miles above the earth, it often happens that the view below will fill in with cloud, in which case its upper surface is of dazzling brightness; and if an opening should present itself showing empty space below, this appears dark by contrast, and such an aperture may, by way of illustration, be compared to a spot on the sun's face or photosphere. The strange shapes and curious changes in the spots are beyond all wonder, and one

chief spot in a group will sometimes rush forward, leaving its smaller companions many thousand miles in the lurch.

The evidence of all this, and of the fact that the sun's density as a whole is far less than that of our earth, goes to prove that his outer surface as presented to us is composed of intensely luminous gases which are being swept along by solar tempests of inconceivable fury. A further evidence of these terrific storms is afforded by outbursts resembling tongues of red flame, mainly composed of incandescent hydrogen, seen to be playing around the limb at the time of a total solar eclipse. These appearances, termed Solar Prominences, are thrown outwards into space to heights ten or twenty thousand times the heights of our loftiest mountains; and reaching those supreme altitudes in an interval of time to be measured by minutes only.

But astronomers had seen and noted other of the sun's belongings. It is at the time of a total solar eclipse, when the bright surface of the sun is shielded by the dark body of the moon, that the ethereal inexplicable glory called the Corona is seen. This wondrous appendage which has puzzled observers of all times remains still in mystery. A story is told of a learned professor who, while examining a class in astronomy, asked one of his pupils the simple question, "What is the Corona?" Upon which the individual appealed to, being at a loss, fell back on a reply, the like of which we have all heard before—"He had known, but was very sorry he could not recollect just then." This evoked from his senior the ironical rejoinder, "What an incomparable loss to science! To think that only one man in all the world has known what the Corona is, and that he has forgotten it!"

Its wonder is in keeping with its rarity. Were a man already grown and to have devoted the whole of his life to witnessing every available solar eclipse, all the fleeting opportunities of observing the Corona added together would probably not reach half-an-hour. It has been supposed that the Corona may have an electric origin, and alters its form and appearance through a cycle of years corresponding with that of a sun-spot period; and it is at least certain that the outbreak of sun-spots is closely connected with magnetic disturbances. Extending outside the Corona are systems of long rays which stretch away far into space, and these rays, in accordance with recent researches made by Mr. E. W. Maunder, are now conceived to be visible manifestations of magnetic influence which emanate from areas of disturbance on the sun's surface, and strike the distant earth "like streams from a fireman's hose."

But, as may be supposed, it was by aid of the spectroscope that

astronomers had gathered the most important information as to the nature and condition of the actual elements which constitute the sun's being. Applying the instrument to one of these spots it at once reported that those mysterious caverns are regions of comparative coolness, and, moreover, that the vapors within grow denser as greater depth are explored, and that below all is some white-hot solid or liquid, shining through luminous vapor. There seems to have been little else discovered or discoverable, save that the elements thus far found in the sun were for the most part, but not quite entirely, those known on our own earth.

With the acquisition of so much positive knowledge it had reasonably been supposed that the constitution of the sun had in the main been analyzed. But the aspect of this perplexing problem has undergone a radical change with the last two years. The latest discovery of science has altered our conception of many problems, and of this among the number. This last discovery is of radium, and of other substances possessing radium-like activity—an activity which to our senses appears eternal. For radium is considered to go on producing heat practically for ever. One of our greatest astronomers and mathematicians gives as his opinion that "we have no right to assume that the sun is incapable of giving out energy to a degree at least comparable with that which it would do if made entirely of radium."

What a thought have we here! If the sun were all radium, or composed of matter behaving like radium, what then? Is it conceivable that any source of energy is eternal? To our almost certain knowledge suns that now are dead and cold lie strewn through space; others shine feebly and dull red like heated iron which is cooling and ceasing to glow. Look on far enough into the unknown future, and will it become literally and lastingly true that the sun shall be darkened, and the moon not give her light? What then? To the eye of the universe one small star will have ceased to shine!

Surely we cannot rest content with this thought. Let us rather quote the eloquent and prophetic words of Sir Oliver Lodge: "The atoms are crumbling and decaying. Must they not also be forming and coming to the birth? This last we do not know as yet. It is the next thing to be looked for. Decay only without birth and culmination cannot be the last word. This discovery may not come in our time, but science is still den from the wise and prudent of all time. Surely somewhere there must be joy at seeing man thus entering into his heritage, and realizing rapidly growing, and it may. We now know things which have been hid those primal truths concerning his material environment whereof he has been living in ignorance all these thousands of years."

The American Woman in Business.

BY ONE OF THEM IN THE GRAND MAGAZINE.

Unconventionality has been attributed as a leading trait in the character of the American young woman, but the writer explains that this unconventionality is largely a matter of manner, assumed when it is the thing to be unconventional. She gives an account of some of the businesses in which women have been successful, notably mining in the West and fancy farming in the East.

THERE are two distinct tendencies which are to be noted in relation to the work of woman in the United States in recent years. Broadly speaking, public opinion is becoming more and more tolerant of women in all pursuits for which they as individuals are fitted. On the other hand, there has been for some time a growing sentiment deprecating an unwarranted feminine ambition to invade fields that have always been reserved to masculine labor. It has been recognized for some time that any woman may without question pursue whatever path in life she chooses, but neither she nor the public at large any longer consider that in taking up the work of the outside world she becomes a superior being or is any more to be admired either by her own or the opposite sex than she who pursues the path of immemorial domesticity.

This point of view, perfectly acceptable to the girl who is frankly desirous of pursuing some particular kind of work because she likes it or is in actual need of the money which it will bring in, is not apt to be artificially encouraging to the girl who merely wishes to be unusual or superior, or to escape from the restraints of home life. So that the general tendency among women-workers is latterly towards those kinds of labor for which Nature has best fitted them. Even the women who enter the professions modify the proceeding to a considerable extent by exercising their ability chiefly in the service of their own sex or in the interests of philanthropy.

But in spite of these conditions, which prevail in the masses of the feminine population, the American spirit of adventure continues to break out here and there in the American girl, especially if she comes from the Western section of the country. As a body American girls are not as conservative as are the English; but she who desires to be truly unconventional, after the first picturesqueness of entering an unusual avocation has worn off, is quite as rare among American girls as among any other class of young women. The unconventionality of the average American girl is, after all, largely a matter of manner, and she is unconventional

when it is the thing to be unconventional, and correct and proper when that is the vogue. Nor does the American girl who breaks away from traditions altogether go a bit farther, if as far, as the English girl who decides to be independent and starts out to make her own way in the world. The difference is not so much in the girl as in the country, which offers so many easy opportunities to members of both sexes to enter almost any career which they may desire. This generosity of American men towards working-women has enabled women to add to the pursuits in which they are engaged, according to the latest report of the Bureau of Labor at Washington, the following callings: Auctioneers, baggage-men, brakemen and conductors on steam railroads, blacksmiths, boot-blacks, brick and stone makers, butchers, carpenters and joiners, ship carpenters, charcoal, coke and lime burners, civil engineers, conductors and motormen on electric railways, draymen, teamsters and expressmen, engineers and firemen on steam railroads, mining, mechanical, and electrical engineers, fishermen, hostlers, coalyard laborers, longshoremen, lumbermen and raftsmen, machinists, millers, coal, gold, and silver miners, brass, iron and steel moulders, oil-well employees, painters, glaziers and varnishers, pilots, plumbers, quarrymen, roofers and slaters, sailors stevedores, switchmen, surgeons, and veterinary surgeons.

In most of these unusual avocations there are only a handful of women engaged, so that the list demonstrates not so much that women's labor is becoming defeminized as that all doors are open to her should she choose to enter. To the native-born American, reared in the purely American traditions, the employment of women in the rougher sorts of labor is exceedingly distasteful. Foreign influence is to be credited entirely with the engagement of women in the labor of the fields, foundries, docks, machine shops, and other heavy manual toil. The American sees feminine independence as an ideal only when it is along beautiful lines. That a woman should have equal part with men in the heavy labors of the world is entirely foreign to American sentiment.

In business circles in the United States women are beginning to be looked upon as superior to men in all subordinate positions where accuracy and strict devotion to duty are the principal elements required, but they have not yet demonstrated their equality with men in independent enterprise. They have for many years been filling all office positions satisfactorily, but important stock operators amongst women are comparatively few, and, with the exception of a few unusual women, who are probably to be numbered on the fingers of one hand, there are no members of the fair sex who play any important part in the affairs of the great corporations which now dominate the business life of America. The

business women of the United States are either in the salaried clerk class or that of the small proprietor.

Mining and other enterprises of the West should, however, be excepted from this generalization. Women have proved decidedly successful in mining. The woman miner of the West is looked upon with deference by the important men in her section of the country. There is a superstition that women possess powers of divination for locating mines, and many instances are recited to prove this theory. As a rule the women mine owners and operators have drifted into this work through natural circumstances. They have been the wives or sisters of miners or have been brought up in mining centres. In many cases the wives of miners have taken up claims abandoned by the husband after the men have become ill or discouraged. A story is told of two stenographers from Boston, who, while enjoying a vacation in a mining country, bought an interest in an old claim from a poverty-stricken miner. With the savings of their earnings they began operating, and the mine is now one of the best producers of low-grade ore in that section of Colorado. Women are among the best authorities on ore in Colorado. They go down the shafts, superintend the blasting, and even repair machinery.

In Arizona a very well-paying mine was discovered some years ago by a woman who went to that part of the country from the East with her sick husband. The woman was led to the mine by an Indian. She cherished that immediate and instinctive belief in its value which is believed by many persons to be an unerring sign of feminine divination. Although the mine had been abandoned as absolutely worthless, she persisted in operating it, and before a year had secured \$50,000 in cash payment for the ore and a life interest in its very comfortable output. In Idaho a woman realized \$250,000 in the first five months of her operation of a mine which had been abandoned by men. In Santa Fe, New Mexico, a woman took up a mine abandoned by her husband and sold it after she had worked it for a year for a very large sum. In almost every instance where women have worked mines successfully the mines have been previously worked and abandoned by men. With these courageous members of their sex are to be ranked the women cattle-farmers, sheep-farmers, and dairy-farmers, who have in numbers of instances won success in the south and south-west. Dairy-farming in South America is also a field which has been entered successfully by American women, and one towards which women of other countries might well turn their attention.

In the eastern section of the United States the enterprises of women

are on a smaller scale. In the vicinity of cities there has sprung up a species of fancy farming that has found much favor among women. It embraces the cultivation of especially perfect vegetables, fruits, and flowers for an exclusive and expensive market where quality instead of quantity determines the gains of those who cater to it. Salad farms, poultry farms, violet farms, gold-fish farms, catteries, etc., are among the most delicately attractive of these specialized businesses.

Akin to these projects for supplying the extra fine luxuries of Dame Nature, there is growing up in the cities themselves a large and important branch of trade, in which women have a good part, for supplying to the same favored class manufactured luxuries which cannot be obtained by the masses of the population. There seems to be in this a suggestion that women are inclined to approach wealth through small, safe means, to cater rather to the taste for the precious, peculiar individual thing that so intensely characterizes a civilization of riches than to the demand of the masses for indiscriminate quantities. In the large cities women in trade for themselves are reaching out principally towards the establishing of exclusive shops, small, unique and expensive, for the sale of a limited number of perfect articles, whether it be in the line of food, flowers, clothes, furniture, jewelery, or what not. The manufacture by hand of jewellery, silverware, etc., interior decorating, book-binding, and kindred arts vowed to the embellishment of material things seem especially to attract the interest of women who flock to the great cities of America. Women seem not to be either so brutally commercial as one-half of the masculine world, which in the manufacture of articles made to sell absolutely excludes all reference to the dictates of taste, or so truly artistic as the other half of masculinity, which refuses to adapt art to mundane uses.

For the same reason that heavy labor for women has not hitherto been looked upon with favor by the men of the United States, the office of barmaid is practically unknown in America. Much distaste is felt for the employment of a woman in serving intoxicants, but there are women who act as coachmen, grooms to private families, and barbers to the public. Women dentists are popular. Women physicians are recognized as very much needed in the treatment of women's and children's illnesses. There are numbers of women clergymen, mostly of the Unitarian, Seventh Day Adventist, and Congregational Churches, not forgetting, of course, the Christian Scientist. New York has the advantage of one women's hotel, where the bell-boy has been abolished and girl pages established in his stead.

Wiles and Ways of the Counterfeiter.

(NEW YORK SUNDAY TIMES.)

Just how the counterfeiter fools the public is little known. In this article we are let in to some of his methods, through the kindness of U. S. Treasury Counterfeit Detector John Holler. The story he tells of how the trick is done is full of interest.

WHEN Uncle Sam calls in a new issue of gold or silver certificates, as was the recent case of the Treasury Department calling 'n an entire new issue of hundred-dollar silver certificates, he pays a silent tribute to the wiles and ways of the counterfeiter. It amounts to an occasional confession on his part that the counterfeiter is nearly as clever as himself, and that it is almost impossible to mint or print a coin or certificate that cannot be copied well enough to insure of extensive circulation before detection. For each \$100,000 of genuine paper money in circulation there is one counterfeit dollar, and for each \$100,000 in coin there is approximately \$3 playing hide-and-seek with us. says United States Treasury Counterfeit Detector John Holler, the most expert member of his profession in this country.

His offices on Bowling Green contain probably the best collection of bogus bank notes possessed by any single individual living. Prior to 1891 there were several extensive collections, but Uncle Sam stepped in then and made it illegal for any one to have counterfeit money on hand without permission of the Secretary of the Treasury. His complete aggregation of notes represent nearly \$20,000, but he is allowed to keep only \$900 worth here, the rest being deposited in the Treasury Department at Washington. Among other curios in his collection is a new counterfeit \$100 gold certificate, which made its appearance at the Gravesend race track about a year ago.

On that occasion a considerable number of hundred-dollar counterfeit certificates had turned up in the metropolitan banks. They were fairly well executed, but there were enough discrepancies to make them distinguishable to keen observers. As many of these notes are no doubt wandering about the country, a description of them will be interesting. According to Mr. Holler, they bear the numbers C424363 and C324369, and doubtless other numbers. The color of these numbers is good, but not the clear ultramarine blue of the genuine. The lathework surrounding the denomination 100 in the northeast corner of the note is flat, broken and slightly blurred. The lettering is excellent, except the imprint under the signatures of Register J. W. Lyons and Treasurer Ellis H. Roberts, which is poor. The hue of the word "Gold" on the face of

the note is faulty, and the color of the back, instead of the bronze yellow of the genuine, is a pale salmon shade. The fibre of the bogus paper is a clever imitation in pen-and-ink scratches, the absence of the silk fibre being noticeable when the note is held up to the light.

Inquiry developed that several confederates had victimized the Gravesend bookmakers on the Saturday preceding the discovery, the bogus notes being passed in wagers of \$50 each each, the bookmakers handing out \$50 in good money as change each time.

Of course, the counterfeits were mostly distributed among bettors, who in turn innocently passed them on at Gravesend, Coney Island, and Brighton and Manhattan Beaches, as well as in New York. The discovery being made on a Monday, Robert A. Pinkerton sent for Mr. Holler, who at once picked out the counterfeits from a number of genuine notes. Three weeks later the Secret Service arrested Marcus Crahan and a confederate at the Delmar track, in St. Louis, and confiscated seventy-one hundred-dollar bills found on Crahan's person and in his trunk.

Chief Wilkie obtained a confession from Crahan to the effect that he had made and had passed the Gravesend counterfeits, besides several counterfeit fifty and one-thousand-dollar bills. He divulged the hiding place of 150 bogus one-hundred-dollar bills checked in a satchel at the Union Station in St. Louis. Exactly one month from the day the bogus notes appeared at Gravesend, Crahan began serving a fifteen-year term in the Federal prison at Atlanta.

Aged about 35, he had no criminal record, and had lived for many years in Syracuse and Providence. At one time he was employed by a Providence daily paper, and had subsequently prospered in business for himself.

It would appear that these notes, as well as the even more familiar one-hundred-dollar silver certificates, were accepted without hesitation when presented. No one questioned them until a few of them were deposited in a New York bank, where their peculiar coloring, contrasted with genuine notes, attracted attention. In one of these notes in the Holler archives, the wonderful workmanship, the quality of the paper, and the fac simile threading give the bill a genuine appearance that is startling.

Speaking of the clever deception, Mr. Holler said it was often astonishing how queer a note may look and still be genuine. For example, he continued, a note that inadvertently goes to the cleaner in a coat or vest and is given a chemical bath often acquires peculiarities that might deceive the average person into thinking it "queer" money. On the other hand, it is quite as astonishing how good a bad bill may appear.

Contents of Leading Magazines.

OCTOBER NUMBERS.

HARPER'S MAGAZINE.

The Slave Trade of To-day. By H. W. Nevinson.

Breeding Beneficial Insects. By H. A. Crafts.

THE CENTURY.

Economy in Food. By R. H. Chittenden.

ATLANTIC MONTHLY.

President Roosevelt's Railway Policy. By W. Z. Ripley.

The Golden Rule. By W. A. White.

McCLURE'S.

Pioneer Transportation in America. By C. F. Lummis.

Kansas and the Standard Oil Company. By Ida M. Tarbell.

WORLD'S WORK

The Sad Story of Industrial Trusts.

Our Financial Oligarchy. By S. R. Pratt.

The Automobile in Industry. By H. Olerich.

The Railroads and the Square Deal. By Rowland Thomas.

Great Changes in the Railroad Problem. By W. Z. Ripley.

The Federal Regulation of Insurance. By J. F. Dryden.

SMITH'S MAGAZINE.

The Public and the Post-office. By A. F. and T. B. Collins.

HARPER'S BAZAR.

Rugs—What to Buy and How. By Martha Cutler.

APPLETON'S BOOKLOVERS.

The Farms That Feed the Nation. By David Rankin.

The Promise and Problems of Reciprocity. By Harold Bolce.

COSMOPOLITAN.

The Redoubts of Graft and How to Take Them. By Chas. Ferguson

The Real John Weaver. By W. R. Stewart

Paul Morton—Human Dynamo. By E. Lefevre.

Creating Fashions in Dress. By Elizabeth Meredith.

PEARSON'S.

Lumbering the Giant Trees. By Walden Fawcett

DELINEATOR.

Clean Milk : How Produced and Marketed. By Mary H. Abel.

EVERYBODY'S

The Artist Dressmakers of Paris. By E. H. Brainerd.
Frenzied Finance. By T. W. Lawson.

TECHNICAL WORLD

How Great Cities Fight Darkness. By J. Herbert Welch.
Paper and Its Manufacture. By W. R. Stewart

SUCCESS.

A Day With Thomas F. Ryan. By H. H. Lewis.
Business Letter-writing as a Profession. By Sherwin Cody.

METROPOLITAN.

The Romance of the Trees. By J. W. Guthrie.

NORTH AMERICAN.

How to Extend Commerce in the Far East. By J. W. Jenks.
Canada and the Joint High Commission. By L. J. Burpee.
The Public and the Coal Conflict. By H. E. Rood.

ERA.

Should Government Control Railroads? By J. M. Mason.
The Despotism of Combined Millions.
Greater Industries of America. By Herbert Churchill.

INTERNATIONAL QUARTERLY.

Public Ownership in New York. By E. B. Whitney.
The Chicago Traction Question. By C. S. Darrow.
Lighting and Water Service in New York. By R. G. Munroe.
The Concentration of Financial Power. By C. A. Conant.
Business Methods in China. By J. W. Jenks.
The Next Step in Life Insurance. By Ernest Howard.

THE PALM MALL MAGAZINE

The Colonial Secretary at Home. By E. A. Keddell.
London, the Cinderella of the Cities. By John Burns, M.P.

WORLD TO-DAY.

Harnessing Sierra Streams. By Hamilton Wright.
The Amusements of the London Poor. By Percy Alden.

CANADIAN MAGAZINE.

Sir Gilbert Parker, M.P. By John A. Cooper.
Journalism and Public Life in Canada. By J. S. Willison.
The New Provinces. By F. W. Hunt.

FORUM.

Life Insurance Methods. By Louis Windmuller.

AMERICAN MONTHLY REVIEW OF REVIEWS.

The Utah Land Opening.
Mexican Water-power Development. By T. C. Martin.

President Diaz on Transcontinental Trade. By Henry Stead.
 The Future of British India. By Sir Henry Cotton.
 American Life Insurance on Trial. By Walter Wellman.

POLITICAL SCIENCE QUARTERLY.

The Cost of Life Insurance. By Allan H. Willett.
 Pending Problems in Public Finance. By E. R. A. Sellman
 British Administration in Egypt. By Sidney Peel.

CHAMBERS'S JOURNAL.

Lucca : Land of Olive Oil. By Lieut.-Col. A. Haggard
 Dangerous Derelicts. By W. Rutherford.

CONTEMPORARY REVIEW.

Belgium and the Congo. By F. D. Morel.
 Is the Government Indispensable? By E. T. Cook.

CORNHILL.

Some Diversions of an Industrial Town. By Mrs. Birchenough.

EMPIRE REVIEW.

Supply of Food and Raw Material in Time of War. By Sir Charles
 Bruce.

The North-West of Canada : Mavor's Report. By Kinloch Cooke.

ENGLISH ILLUSTRATED MAGAZINE.

Old English Shops. By J. Hutchings.
 The Victoria Falls of the Zambesi. By Emil Loch

FORTNIGHTLY REVIEW.

The Legitimate Expansion of Germany. By Sir H. H. Johnston.
 A Traffic Board for London. By J. B. Firth.

GEOGRAPHICAL JOURNAL.

A Journey Through Northern Newfoundland. By H. C. Thomson.

MONTHLY REVIEW.

Mr. Chamberlain's Proposals and Canada. By J. S. Ewart.

NATIONAL REVIEW.

The Revenue Aspects of Fiscal Reform. By Sir Chas. Follett

NINETEENTH CENTURY AND AFTER.

The Traffic of London. By Capt. G. S. E. Swinton.
 The Recent Increase in Sunday Trading. By Lord Avebury.

WORLD'S WORK AND PLAY.

What is to be Done With Our Canals ? By Geo. Turnbull.
 London to Liverpool by Canal. By J. L. C. Booth.
 Good Living on Five Shillings a Week. By N. G. Bacon.

City Circulation, Its Relation to Local Advertising.

Winnipeg, Man., Oct. 2, 1905.—The Manitoba Free Press of Winnipeg about a month ago took possession of its new fire-proof building, which is the largest structure in Canada wholly devoted to the newspaper and publishing business, and which is undoubtedly the best equipped, most handsomely appointed and most modern newspaper building in the Dominion. The Free Press, unlike the majority of metropolitan papers, controls its own system of delivery to subscribers in the city, and it occurred to your correspondent that the manner in which the Free Press has provided accommodation to handle this branch of its business, the methods adopted and the results achieved, would form an interesting article for publication in the Business Magazine, and might perhaps prove helpful to some of the publishers who handle their circulation on the same principle as the Free Press.

The equipment and organization for the handling of its city circulation by the Free Press is most complete. For the boys two rooms have been provided in the new building, one for the carriers and one for the newsboys who sell by the copy on the streets. These rooms are large, well lighted and ventilated, the floors and ceilings being of solid concrete and the partitions of terra cotta brick, overlaid with concrete, the general appearance going to make the apartments suggestive of prison cells on a large scale, the resemblance being enhanced by the heavy wire mesh with which the windows and doors and electric light globes are protected. The concrete floors fall to the centre to an outlet drain, and the walls and ceilings being painted with a water-proof preparation, the hose can be turned on from a branch pipe and the rooms thoroughly cleansed.

In the immediate rear of the newsboys' rooms and separated by half-doors, provided with counters, is the office of the superintendent and his assistants, who have charge of the 140 carrier lads and the small army of newsboys. A mechanical carrier will deliver the papers direct from the presses to this office. A special department in the main office above takes care of the bookkeeping, collections, etc., etc. The names of the city subscribers for bookkeeping, collecting and canvassing purposes are divided into routes arranged, not alphabetically, but by geographical divisions, the names being filed on specially printed cards on the card index system. One corps of clerks is constantly engaged in making out

subscription accounts, while another records the payments made. To handle nearly 13,000 accounts, organization and system are essential, and here they are brought as near perfection as the constantly changing conditions will permit. Collections are handled by a capable staff, who report to a chief, the arrangement of the routes being so planned that twice every month each route is covered, and so thoroughly is the work done that 90 per cent. of the subscriptions are close paid. The delivery of the paper requires the services of a staff, as already mentioned, of 140 boys, who deliver daily 12,185 papers. This does not include street sales nor newsdealers' papers, which added, bring the daily distribution in the city to 15,917 papers. The carriers are divided into eight separate forces. The central squad, which is the largest, obtain their papers at the main office. The other seven detachments report and receive their papers at conveniently located branch depots, to which papers are sent post haste by horse and rig. By this system the entire city is covered in a minimum space of time, and in such a way that the outlying sections are supplied almost as quickly as those nearer the heart of the city. Call boys are always on hand to hurry tardy carriers of the early morning edition.

The possession of its own carrier system enables the Free Press to know just where every paper goes, to learn easily and quickly the reason why a reader drops the paper. By the geographical arrangement of the routes the residences at which the paper is not taken are located without difficulty, enabling the circulation promotion department to concentrate and intelligently direct its efforts. The carrier boys, by the reward of a commission, are encouraged to seek for, and secure, new subscribers. Properly handled and directed by an able and judicious circulation manager, it can be readily seen what a formidable canvassing force can be made from 140 intelligent lads, and that the Free Press realizes the importance of properly employing and directing this machinery is shown by the fact that not many hours elapse after a new house has been occupied before one of the Free Press carrier lads is hot-foot after a new order.

After all, however, what a newspaper publisher is desirous of learning is what the Free Press has accomplished by its delivery service; has it paid the paper, what is its present circulation, what relation does the circulation bear to, say, the number of houses in the city, is the circulation increasing, and what effect has the policy had on local advertising? I can best answer this by contrasting and comparing the city circulation of the Free Press with the number of water-takers and the number of houses in the city. According to figures submitted by the City Engineer, there were on August 1st 9,000 water consumers registered at the City

Hall. The Assessment Commissioner reported on the same date that a careful canvass of the city showed that there were 13,864 dwelling houses, completed or in course of construction. On this date the circulation of the Free Press in the city was 15,917, distributed as follows:—

Delivered to residences in city by carriers.....	12,185
By city newsdealers.....	1,055
By city street sales.....	1,869
Counter sales and files.....	808

15,917

Now, in regard to the question of advertising. The Free Press is acknowledged to carry more general display and classified advertising than any other daily newspaper in the Dominion of Canada, and in regard to local advertising, while its rates are from two to three times as high as its contemporaries in the city, it outclasses them in volume of advertising carried even in a greater ratio. Its total volume of general display and classified advertising for July, 1905, amounted to 2,438 1-4 columns, equal to 731,475 agate lines, or an average of 93 4-5 columns per day. During the month of August, which from an advertising standpoint is generally considered one of the dullest of the whole year, the Free Press carried 2,235 1-2 columns, or 670,650 lines, an average of 82 3-4 columns per day.



THE TELEPHONE

Is a companion, friend and servant combined.
Invaluable for convenience in the household.

LONG DISTANCE TELEPHONE SERVICE

Has no equal for the facility it affords in business life. Full particulars as to rates and service at the nearest office of

THE BELL TELEPHONE COMPANY OF CANADA

Keep Your Eye on the CANADIAN CHURCHMAN

Advertisers will find it hard to secure a religious paper more profitable as an advertising medium. It is the organ of the Church of England in Canada, covering the entire Anglican field, and which is composed of the most influential and money-spending people in Canada. The test of the shrewdest advertisers gives it a first place among the religious weeklies of the Dominion. Rates on application. Our representative will, if desired, make personal call.

Office of Publication: 36 Toronto St., Toronto

*Read the
MacLean
Trade
Newspapers*

*Littlejohn & Vaughan, Limited.
Electrotypers and Stereotypers.
Truth Building,
79 Adelaide Street West,
Toronto.*

TELEPHONE MAIN 2-52.

THE HAMILTON SPECTATOR

SWORN CIRCULATION 1904

DAILY

10,568

SEMI-WEEKLY

7,301

THE DAILY SPECTATOR is the only local paper used by all the Departmental Stores. It leads in classified advertising. It leads in Real Estate advertising, and it leads in general advertising. The reason for its absolute leadership in its field is because it is the only local paper giving sworn detailed statements of circulation, and because its patrons have proven its value and are amply satisfied with results.

THE WEEKLY SPECTATOR is a twice-a-week visitor in the homes of wealthy farmers, a class who enjoy more comforts, more luxuries and even a greater share of prosperity than any similar class in any part of Canada. To cover Hamilton and the farming community surrounding it, the Daily and Semi-Weekly Spectator are mediums absolutely necessary to the general advertiser.

Established 1874

The Sentinel

The only paper in Canada printed in the interests of Orange and Protestant Organizations.

It covers a special field of special value.

The Sentinel Publishing Co.

Tel. M. 1746

TORONTO

Limited

To advertise your business

HAVE CIRCULARS DISTRIBUTED

The Dominion Distributing Co.
Limited

Are the most reliable for the work.

Newspapers, Circulars and Parcels delivered;
also Messenger Service at all hours.

Phone 2606

34 Adelaide St. West



It pays to get the
best.

We print

Catalogues, Booklets,
Circulars and all
kinds of Advertising
Literature.

The Mail Job Printing Co.

75 York Street

Limited

Toronto

Phones, Main
8 - 130 - 135
All long distance

Richard Southam
Manager

We aim to give the
best.



Rural Western Canada

America's Most Prosperous
Agricultural Field

Over 1,300 miles in length by 400 in breadth, or nearly 350,000,000 acres in area.

**Just Opening to the World.
Acreage Under Cultivation.—**

Wheat..... 3,764,692 acres
Oats..... 1,626,220 “
Barley..... 525,853 “

Total..... 5,916,765 acres

or less than 2% of the whole territory.

**Yield of Wheat for the
Last Five Years—**

1901..... 63,310,482 bushels
1902..... 67,034,117 “
1903..... 56,146,027 “
1904..... 55,501,037 “
1905..... 82,000,000 “
(Estimated)

Immigration —

Year	Ending June 30.	United States	British	Other Countries	Total
1901	17,958	11,810	19,381	49,149	
1902	21,672	17,259	28,448	67,379	
1903	47,780	41,787	38,797	128,364	
1904	43,172	50,915	36,242	130,329	
1905	43,543		102,723	146,266	

Crop reports show that the grain has now all been cut and the greater portion of it threshed or stacked, thus ensuring it against any possibility of damage from rain or climatic conditions.

Cars of Wheat

Inspected at Winnipeg —

To September 27, 1905—4,420 cars or 4,641,000 bushels.

Up to same date, 1904—1,672 cars or 1,755,000 bushels.

Making an increase for 1905 over 1904 of 2,748 cars or 2,886,000 bushels.

Of this quantity over 75% has graded either No. 1 Hard, or Nos. 1 and 2 Northern, bringing the highest prices.

This means that a vast quantity of ready money is now pouring into the farmers' hands, and that they will be in a position to buy many articles previously considered luxuries.

Reach this class by advertising in


**The Weekly
Free Press
Winnipeg, Can.,**

every copy of which goes
into a farmer's home.

Sworn average circulation for August,
15,870.

The Interesting Story of . . .

A GREAT TRADE NEWSPAPER PUBLISHING COMPANY



It is safe to say that there is no business man in the Dominion of Canada to day who does not know of the MacLean Publishing Company, either directly or through one of its numerous trade newspapers. The history of the Company is the history of trade paper publishing in Canada. Ever since the President of the Company, Lieut. Col. J. B. MacLean, founded it in 1886, the Company has been foremost in its field, and its progress from a small beginning to a splendid maturity makes a story well worth reading.

At the present time the Company publishes six distinctly trade newspapers, covering six distinct fields. These embrace the most important trades in the country, with the result that the combined circulation of the six covers almost the entire business community of the Dominion.

The Company operates the most complete publishing plant in the Dominion—the composition, press work, binding and mailing all being done on its own premises.

The combined publications of the Company, calculated on a daily basis, exceed in size the largest daily published in Canada. They contain more original and exclusive news of commercial interest than any other paper, and they have a larger foreign circulation. In fact, all over the civilized world the MacLean Trade Newspapers are finding an ever-increasing constituency of attentive readers.

Two Important Weeklies

The Canadian Grocer

Every Friday

The Hardware and Metal Merchant

Every Saturday

All the News Every Week of the Year.

THE CANADIAN GROCER in its familiar green cover is to be seen in every grocery establishment, wholesale and retail, in the Dominion. Its coming is awaited with anticipation. It is received with pleasure. It is read with interest.

Travelers to all parts of the world will find THE CANADIAN GROCER doing missionary work for Canadian trade in every commercial centre. It is the most widely circulated Canadian paper in foreign parts.

The great aim of THE CANADIAN GROCER is to give all the news about Canadian food products that can be gathered. It has a corps of live correspondents located in the leading trade centres of Canada, who send in weekly market reports. It has a well-qualified editorial staff to deal with important trade questions. It takes its stand as the apostle of the forward movement in the food product trade and sets its foot down on everything that hinders progress.

THE HARDWARE AND METAL MERCHANTS'

yellow cover is just as familiar in its field as its colleague's green cover, and its advent is quite as warmly marked. Like THE GROCER it prints all the news in the hardware and metal trades that can be brought together by its staff of able correspondents and editors. It is recognized as an authority on markets. It is known as the champion of fair dealing. It circulates in all parts of the world.

THE MACLEAN PUBLISHING CO., LIMITED
MONTREAL TORONTO WINNIPEG

The Youngest of the Stalwart Six

CANADIAN MACHINERY AND MANUFACTURING NEWS

¶ Less than a year old it already occupies a position of authority in Machinery and Power circles in Canada. It is the only machinery paper in the country and covers the field in a thoroughly practical and comprehensive manner. The need of such a paper has been well demonstrated by the phenomenal success attending the efforts of the publishers since the appearance of the first issue. Its pages are alive with high-class articles written by experts, as well as the latest and best news of the trade. It is intended to make this one of the leading mechanical and power papers in the world, and from the rate at which progress has been made since the first issue it is expected that this aim will soon be realized.

THE MACLEAN PUBLISHING CO., LIMITED
MONTREAL TORONTO WINNIPEG

CAPITAL PAID UP, - - \$1,000,000

RESERVE FUND, - - 1,000,000

THE METROPOLITAN BANK.

DIRECTORS

R. H. WARDEN, D.D., President S. J. MOORE, Esq., Vice-President
D. E. THOMSON, Esq., K.C. His Honor W. MORTIMER CLARK, K.C.
THOS. BRADSHAW, Esq. JOHN FIRSTBROOK, Esq.

HEAD OFFICE. - TORONTO.

W. D. ROSS, GENERAL MANAGER

GENERAL
BANKING
BUSINESS
TRANSACTION

SAVINGS DEPARTMENT

at all branches,

ACCOUNTS SOLICITED

Drafts Bought and Sold
Letters of Credit Issued



Estab. 1860

British American Business College

We train

- First-class stenographers.
- Up-to-date bookkeepers.
- The best teachers for business colleges.
- Twentieth Century office men.

Our Students Learn

- Gregg or Pitman Shorthand.
- Double Entry and Joint Stock Book-keeping.
- Modern Legible Writing.
- The proper use of English for business purposes.

Our Graduates

- Secure the cream of the situations.
- Forge rapidly to the front.
- Are among the best known business men in Canada, and always employ our stenographers and bookkeepers.
- 6,000 graduates. 600 asked for last year as office assistants.

R. A. Farquharson, B. A.

PRINCIPAL

Cor. McGill and Yonge Sts., TORONTO

THE UNDERWOOD



The Writing-in-Sight Typewriter

Will do your work 25% to 50% faster than any other writing machine. Highest award, "Grand Prize," St. Louis Exposition, 1904.

UNITED TYPEWRITER CO., LIMITED

7 Adelaide Street East

99 St. Francis Xavier Street,

TORONTO

and at

MONTREAL

HAMILTON

LONDON

OTTAWA

QUEBEC

ST. JOHN, N.B.

THE BEST way of advertising is in a
live up-to-date newspaper.

Such a paper as

The Daily and Semi-
weekly cover a large
territory.

Immediate, sure
and profitable
RESULTS. . . .

THE TIMES

We should like to do your printing.

We have one of the most complete printing establishments in Canada.

TIMES PRINTING COMPANY, Limited
HAMILTON, Ontario.

27,000 COPIES WEEKLY.

EAST AND WEST

ILLUSTRATED

A PAPER FOR YOUNG CANADIANS

The title—**EAST and WEST**—is significant of the broad field covered. This popular Canadian Weekly, illustrated, published in the interests of the young men and young women of Canada, has a **Circulation of 27,000 Copies** weekly, and reaches literally from the Atlantic to the Pacific. A paper that reaches one of the best-buying constituencies in Canada.

EAST and WEST brings results to the Advertiser

R. DOUGLAS FRASER, Editor and
Business Manager

Confederation Life Bldg., - TORONTO

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No. TWO

NOVEMBER, 1905

The BUSINESS MAGAZINE

(Formerly Business)

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women the best articles from the
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Head Office - TORONTO, Canada

THE BUSINESS MAGAZINE

(Formerly "Business.")

Reproducing for Busy Men and Women the best
Articles from the Current Magazines of the World.

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- TORONTO

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Inside With the Publishers

IN the unavoidable rush incident to the issuing of the first number of The Business Magazine under the control of The Maclean Publishing Company, a most important announcement was completely overlooked until the forms had been printed. This was that The Business Magazine was a continuation in a much enlarged form and with a slight change in name of "Business," a magazine successfully published for the past ten years by the J. S. Robertson Co. However, as the transfer did not take place until the middle of October, we were not in a position to say anything very definite about our purchase. We merely announced our own plans regardless of the pending transfer.

* * *

Two novel propositions were involved in our plans for The Business Magazine. The first had reference to the general scheme of the publication. That scheme was to provide for busy men and women a convenient means of keeping in touch with all the brightest and most readable articles in the periodical press of the world. The scheme was worked out with the utmost success in our October number, and it will be modified and improved until The Business Magazine becomes indispensable to the busy man of affairs. It has the advantage of being a unique scheme, for nothing like it has ever yet been attempted.

* * *

Our second proposition, which likewise has been attended with success beyond our fondest hopes, was connected with circulation. Before one line of the first number had been set,

an elaborate scheme for securing advance subscriptions had been prepared. The tremendous hold The Maclean Publishing Company had secured in the past twenty years on the business men of Canada, though their numerous trade newspapers, was put to practical use. Other channels were employed supplementary to this. The result was that before the October number had come from the press, and before the public had had a single opportunity to examine a page of it, our subscription books contained more advance subscriptions than were ever recorded on the books of any new daily, weekly or monthly publication in Canada. That this was extremely complimentary to the publishers goes without saying. Add to this the subscription list of Business, made up largely of bookkeepers, accountants and office managers, and the total made a remarkable and unprecedented showing.

* * *

The publishers have seen fit to make a few improvements in the typographical appearance of the present number. In place of a single wide column, a narrower double-column has been adopted. With the small type-face employed, the reading of the magazine will be made much easier by this change, while subscribers will find that much more matter is supplied in the same number of pages. This alteration, we are sure, will be welcomed.

* * *

Some people have become so used to reading dollar magazines, that they refuse to consider the purchase

of any periodical at a higher price. They forget that the higher-priced magazines compensate their readers by increased size and by better quality.

The Business Magazine has been condemned because its subscription rate is two dollars or twice as much as *Cosmopolitan*, *McClure's*, *Munsey's*, etc. On investigation, however, it will be found that all things being equal The Business Magazine gives more for the money than any other periodical.

Taking the basis of The Business Magazine as 150 pages, Scribner's Magazine gives 128 pages, or several pages less, whereas in point of price Scribner's costs \$1.00 more.

Appleton's Magazine averages 140 pages, or ten pages less than The Business Magazine. Its price is also \$1.00 more than the latter.

Coming nearer home, The Canadian Magazine runs about 100 pages, or practically only two-thirds of the number of pages in The Business Magazine. Its subscription rate is \$2.50 per annum or 50 cents more than the latter.

The list might be extended, but these examples should surely suffice to prove the contention that \$2.00 is not an out-of-the-way price for this magazine.

* * *

The publication of a series of popular articles on successful Canadian business men and affairs begins in this number with a sketch of the career of the late Senator Fulford of Brockville. This will be followed in future numbers by bright clever papers on other business men who have attained success in the commercial field. The series is something entirely new in Canadian annals, as the business men of

this country have been neglected in this regard in the past. There are as interesting romances in their careers as are to be found in those of the great American or British captains of industry.

* * *

One of the features of The Business Magazine, which is unique to-day, is the directory, in which are furnished articles on commercial and kindred themes. Short terse reviews of novels of the day that deal with business problems or depict business life are supplied, together with lists of books relating to the management of business, books describing commercial ventures and books dealing with similar subjects. At the same time the reader is kept informed of all the articles that are appearing in the magazines, which have in any way anything to do with the great topic "Business." These articles are briefly summarized for the benefit of readers.

* * *

Approbation of The Business Magazine is heard on every side. It seems to have fitted exactly into a niche, which has long been vacant. Its aim to supply entertainment with instruction to the man beset with business cares and to the various members of his family is one that has been approved by a large and growing circle of readers. The Canadian press has also been kind in its expression of favor and good wishes for the future.

* * *

Such a letter as the following, which came to hand soon after the first number of The Business Magazine was issued, is most encouraging and is an example of the kind feelings that are generally expressed:

London, Ont., Oct. 30, 1905.

The MacLean Publishing Co., Limited,
Gentlemen:

I received and read October issue of *The Business Magazine* and must say it is the magazine for business men. The short story, "Pigs is Pigs" is a hit. Send me two more October numbers.

W. T. MULLINS.

* * *

The Port Hope Times in the course of a generous notice says, "The Business Magazine * * should quickly attain popularity. In appearance it is attractive. The blue cover with the title in raised letters of bright red has a neat and distinctive appearance and is a happy augury of the excellence of the contents. The aim of the magazine is to reproduce the best articles from the current magazines of the month and to enable the busy man of affairs to keep in touch with what is being discussed. The idea is an excellent one and the magazine gives promise of being edited with due discretion. With the exception of one article, fiction is wisely eschewed and the articles selected are interesting, informative and well worth reading."

* * *

The St. John Globe after detailing the contents of the first number, pronounces it "strong and effective."

* * *

The Nelson News says "The first number of the new venture is replete with good reading matter of a kind that will appeal to business men."

* * *

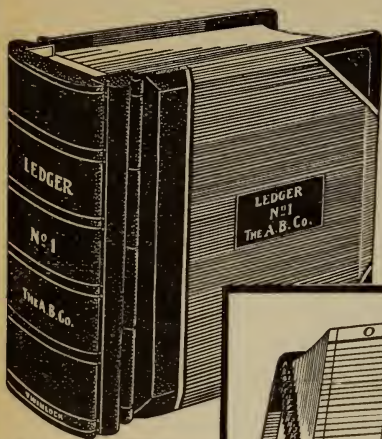
The Victoria Daily Times finds the first number "full of interesting

matter of all kinds—political, scientific, philosophic and amusing. There ought to be a wide field in Canada for the circulation of such a promising publication."

* * *

"Viator," writing in the Free Press, St. John's, N.F., says: "The MacLean Publishing Co of Toronto have recently issued a new magazine, or rather re-issued an old one in a new form. The Business Magazine, as it is called, is one of the most interesting of compilations. It is more than interesting, it is useful and instructive. The Review of Reviews has done much for the literary world, as has Littell's Living Age, World Wide, the Rapid Review, and kindred publications. What these papers are to the literary student, or to the man in the street. The Business Magazine promises to be to the business man, a compendium of all that from the business standpoint is best, brightest, most readable and most instructive in the magazines of the world. The publishers may well refer to it as 'The Home Magazine of the Busy Man and His Family.' If the first number is a sample of what is to follow. I should advise every business man who wants a good thing and knows how to appreciate one when it is to be had, to send a year's subscription of two dollars to the publishers at Toronto. This may look like an advertisement. It is at least wholly gratuitous and unsolicited, being the result of one of the most pleasant and instructive evenings spent by my fireside, with The Business Magazine of October, 1905, as my companion. To keep up to the level of the October edition in succeeding numbers will be difficult, but the magazine is in good hands."

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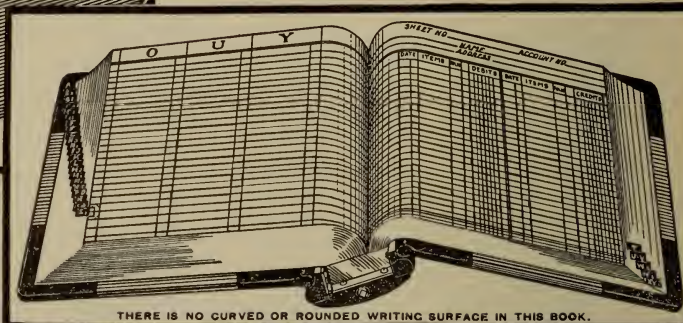
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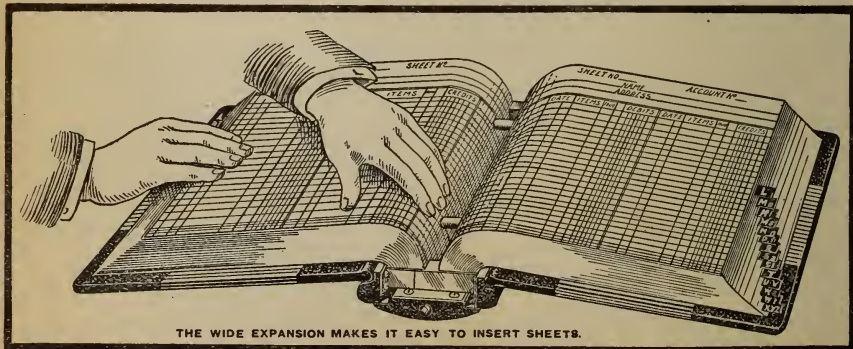
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TORONTO

THE BUSINESS MAGAZINE

Vol. XI.

NOVEMBER, 1905.

No. 2.

Senator Fulford, Advertising King.

BY AUGUSTUS BRIDLE.

When Senator Geo. T. Fulford, of Brockville, passed away last month, as the result of an unfortunate automobile accident, Canada lost one of her most remarkable and successful business men. The late Senator was a self-made man, a firm believer in the efficacy of advertising and a foremost exponent of its value.

FIFTEEN million dollars, a Senatorship, and a world-over reputation as a publicity king—all in a pink pill the size of a common white bean, is the nutshell epitome of the late Senator Fulford's career. The death of this remarkable man of business once more flings the shadow of a strong life across the public gaze. One more figure is added to the sum total of evidence that Canada is able to produce business men of the broad twentieth century type as well as any country on the face of the globe. On a continent of money kings George Taylor Fulford had his own enviable place. He did a big man's share in giving the world proof of an enterprising Canadian.

More than a century had the name Fulford been known in Eastern Ontario, since 1783, when the late Senator's great-grandfather, Jonathan, Jr., came from Connecticut to Elizabethtown, in Leeds county, with his parents. As may be judged from the date the "Fullofoude" family, as they were then known, were U. E. Loyalists. Further back still the family originated in Devonshire, celebrated all over England as a shire of cottages. There were thus in the derivation of the Fulford family two

great primal factors in producing good citizenship—loyalty to the State and love of home. At home in Devonshire the family has developed a titled aristocracy. Similarly the fourth generation in Canada evolved a Senatorship—in the last year of the 19th century. Blood will tell.

These early Fulford forbears had plenty of room to try out these sterling qualities. It took a stretch of the imagination somewhat akin to that of the Pilgrim Fathers to recognize in the Eastern Canada of that day a home fit for civilized people. The Senator's forbears knew what it meant to help clear up Leeds county, which was no light job. Little dreamed that forbear Jonathan, Jr., as with his boys he handspiked the logs into the burning heaps, that on the last day of October, 1905, a Toronto evening paper should contain this item of news :

The five millions odd of an estate left in Ontario by no means represents all that Senator Fulford left. He had valuable interests in Britain, France, the United States, Australia and even China, and auxiliary letters of administration will have to be taken out in those countries.

But those Fulford lads in the three generations were workers. On the Fulford farms there was tireless in-

dustry. About the Fulford places there was thrift. And yet it seems that none of the early Fulford generations made money, which was no wonder when one recalls the thousands of mortgages that less than even one generation ago summed up the story of small crops and starvation prices in Canada.

It was in 1852 that George T., the son of Hiram and Martha Fulford—thrifty old-fashioned names these—was born in the then humpty-dumpty pretty little town of Brockville. Hiram was a stonemason. He knew what the rocks of Leeds county lifted like, but he had never been able to turn many of them into money. The lad George never had a taste of farm life, which has helped to make so many of Canada's broad men. Collegiate education he had none, except a term or two at the Brockville Business College. His elder brother William had already become a chemist in Brockville when George became old enough to go clerking. The lad's first job over a counter was in his brother's drug store. He became an apprentice. In due time, and some years before the College of Pharmacy became the centre of drug education in Ontario, he became a qualified mixer of drugs. He went into a drug store of his own on the corner of King street and Court House avenue. It was yet not many years since the Brockville post office had been carried on in a general store. George Fulford added a small percentage to his humble income in those early years by selling tickets for the Grand Trunk Railway. Probably he never dreamed that within a few years people on most of the railroads everywhere would know Brockville through the medium of

the most marvelously exploited proprietary medicine ever known.

Just why George Fulford should have chosen drugs for a business must have puzzled not a few of his friends, and some of his poor relations. If there's any business that to the average hustling man looks slow and excessively genteel it's the drug business. Nobody ever had an opinion that George T. Fulford was a very eminent chemist. He didn't pretend to be. He was scarcely the sort of man to dote on puddling all forenoon with some sort of experimental mixture in a mortar just behind the partition where he had his laboratory. But he had a good general knowledge, and he laid in stocks of patent medicines. So far as is known he was not a dealer in coal oil, which made the fortunes of some Canadian druggists before grocery stores began to handle kerosene. But he usually had the latest and the surest and the safest thing in proprietary medicines. The townsfolk and the farmer folk for many a mile around Brockville read George Fulford's little ad in the weekly paper in which he kept them posted on the changes in fashions. His store was always a kind of homelike place, and many of the old folks, who on fine days managed to "git t' town" in the buggies and democrats, made it a sort of rendezvous, where they talked over the weather, the crops and the symptoms. And while it was tolerably easy for George to sell the patent medicines whose names they had seen on the board fences and in his newspaper ads, the good folks little knew how keenly this rather reticent young druggist was studying them out; how when the last good-day had been said he could see in his

mind's eye a whole portrait gallery of his customers whose symptoms he might have forgotten, but whose habits of mind he was getting to know with the shrewd perspicacity of a Wanamaker or a Mark Twain.

Somewhere during those early drug years George Fulford invented a medicine of his own. The air was pretty damp all along the St. Lawrence, and lots of the good people had catarrh. Those who hadn't thought they had. Anyhow, the ailment became highly fashionable. A bad or chronic cold was enough to make twenty-five per cent. of the people imagine they had throat trouble for good. And to cure this everlasting, ubiquitous catarrh George Fulford contrived his Nasal Balm, which was destined, in a restricted way, to vie with Ayer's Cherry Pectoral and Burdock Blood Bitters as a family phrase. Having some confidence in his balm, he pushed its sale. He was his own traveler. He went forth with his grip over the Grand Trunk, being gone for days at a time, writing ads for newspapers, getting "Nasal Balm" on the board fences, and personally selling it to local druggists.

However, Nasal Balm, though it did some people a lot of good, did not heap up a fortune for George T. Fulford. It proved a slow going, sort of half-and-half doubtful commodity that made people wonder around Brockville—for they knew that there was nothing half-and-half or doubtful about George Fulford. Pushing this medicine in the newspapers cost Fulford a lump of money, too, and if the profits on his balm hadn't been respectable he would have been under the necessity of giving a lot of editors lien notes on his

goods and chattels. As it was he had a hard enough time to pay his bills for advertising space—but he never missed one. Somehow he had an instinctive idea that if there's one man on earth that ought to be paid on a preference it's the man who prints a newspaper. Some of these publishers were not any too flush of good clothes, as George very well could see during his frequent visits to the sanctums. Therefore, he always gladdened their souls with money which he raked and scraped together somehow—and he never wanted a rebate. All the while, too, he was studying these editors. He had a certain measure of strong faith in these publicity people, and they all liked to talk to him about business, and politics, and people; for if there's anybody that knows most of the people most of the time a little better than a druggist, it's the country town editor. These talks about people were George T. Fulford's second series of lessons in publicity. Once he had known his own customers over the drug counter as he sold them patent medicines. Now he was knowing them on a bigger scale through the editor men. And all this instinctive knowledge of people never left George T. Fulford.

Meanwhile the druggist had become an active citizen of his county town. He had been town councillor, chairman of the finance committee in the same, and was once water commissioner. In these capacities he displayed good executive ability, shrewdness, and unswerving integrity. He had faith in his home town. He also believed in all round publicity, including the public service end of it, which so many publicists so in-

consistently miss. But George Fulford dearly and deeply loved the private retirement of his home in which already there were bright children who had inherited much of their father's optimism. Fulford had a knack of not telling any hard luck stories around home. He believed in a gospel of cheerfulness. He knew what the raw edge of the world felt like, but in his home he always managed to be both gentle and happy. He was never much of a hand for a "hooraw" or a big company. A handshaking politician he never was. He had independence enough in his fibre to tell the cantankerous crank and the "knocker" to go to the dickens. There were plenty of talking machines, even in those days, who were ready to give Fulford amazing pointers about public business. Fulford never permitted them to disturb his equipoise. He studied them. His knowledge of people was not based on politics; neither on business alone; nor on church relationship, of which he had plenty, being an active adherent of the Wall street Methodist Church.

So much of struggle and of hope, of success and of failure, had marked George T. Fulford's career down to the year 1890. He was then still a young man, under forty, had traveled much on this continent at least, and as yet was mainly a comfortable citizen. He still had a drug business and incidentally sold tickets for the Grand Trunk. But as yet he had not made a fortune. There were not wanting those who, having some real or pretended knowledge of physiognomy, predicted that George Fulford would yet make his mark in finance. There were others in town who deemed that George Fulford had about

reached his limit in a good useful citizenship and a moderate competency. They regarded him as a successful man, but they never expected to see his name in any document bigger than one of the Brockville newspapers, where his ad had been standing ever since he set up shop. And there were folk out on the concessions near Elizabethtown, the old "Fullofoude" settlement, who reckoned that George Fulford was just as great a man as he needed to be, or would probably ever want to be. But these, also, missed their guess.

Fulford, the druggist, and the town councillor, already had his finger on the public pulse, not in matters of politics but in matters of sentiment. And there were times when he may have said to himself that he would fetch the public yet. If there was one side of people that George Fulford knew it was their foibles. He had studied their symptoms for years. He knew just about what sort of mixture of piety and prejudice, of faith and doubt, of scepticism and credulity, constituted the public heart. And he knew that it was not Carlyle who made the people follow after him, but, rather, Abe Lincoln.

About the year 1890 Fulford got into his hands the formula of a certain pill which was the invention of Dr. William Fred. Jackson, a clever Brockville doctor. He was chemist enough to see in this formula something that might come mighty near working a miracle on some people. He had seen formulae before that only missed world-wide publicity by about one item. This one looked to Fulford as if it might go all the way. It had never been pushed. Like many another good thing, it had lain

dormant for need of a man who understood the public mind and was willing to spend some money in advertising. There was a good deal of iron in these pills—and just how much of other ingredients Fulford knew a good deal better than some of the doctors who afterwards thought they had “spotted” the formula. He knew one thing—that the said formula would make a rattling good pill, in which there was no ingredient that could be classed as “dope.” Of this Fulford made sure before he paid \$300 for the small list of drugs that constituted the basis for the biggest publicity pill the world has ever seen.

Having got the magic formula into his grip it was this man's first study how to give it an effective shape for world-wide publicity. This did not come in a moment of inspiration. We may be sure that Fulford put in many a patient perspicacious hour on that formula before he got it christened in shape for the newspapers. Back in the middle ages, when astrology was all the rage, such a formula would have been locked in a secret hole in a wall, with pious incantations by a magician, up in some lonesome tower such as is so weirdly described in Scott's “Kenilworth.” Fulford was not an astrologer. He was not bent on extorting lavish fees from a few princes and duchesses. He was after the whole people. He was a democrat who believed in the people, who knew the people, and felt sure that the remedy he had in his possession was intended to work out Hobbes' definition of “the greatest good to the greatest number.” So, instead of coining for this pill-name some mystical phrase half Latin and the rest doggerel, he hit on the hap-

piest and most optimistic idea that ever dawned on a man in the patent medicine business. He had looked out with a keen eye on civilization. He had noted its obvious tendencies. He saw the people of this American continent beginning to crowd into the cities. He saw that out on the farms other people were denying themselves light and ventilation. In brief, he saw the indubitable fact that civilization was beginning to drive blood out of business; that anaemia was on the quick march; in a word, that paleness was an epidemic. Therefore, with consummate insight and the happiest possible phraseology, he coined the optimistic phrase, “Dr. Williams' Pink Pills for Pale People.”

Had Fulford never printed more than that popular phrase, summing up the Greek and Latin formula which he had bought from Dr. William Jackson, he would have gone on record as an advertising expert. The phrase caught on. It was easy to say: it was alliterative; it was optimistic; it emphasized not the ailment but the cure; it advertised not symptoms so much as blood for anaemic arteries and health for pale cheeks. The word “pink” was an inspiration. Who is there that doesn't like to be in the “pink” of condition; to have pink cheeks? And it was so eminently easy to color the pills to suit. Besides, these pink pills were not microscopic dots that you have to put under a magnifying glass in order to see how to get them into your gizzard. They were large, bean-like realities that in the cylindrical wooden boxes, packed with cotton batting, looked for all the world as hopeful and business-like as one of George T. Fulford's ads.

So much for the premises. The conclusion, however, did not come in a day. Pink Pills were not fated to become a fleeting furore, up in the clouds to-day, down in the bog to-morrow. Like all good things, they had at first to fight their way. In spite of all the work put on their preparation for the public, they hung fire for many months. They seemed to give the lie to the accepted belief that in proprietary medicines the novelty always takes the money. But Fulford had faith in this pill. With more than his old-time determination he pushed the sale. Again he went on the road with his grip and did his own drumming and advertising as he had done years before for Nasal Balm. Incidentally, he handled Baby's Own Tablets which, also, he had bought from Dr. Jackson. He had accumulated a few thousand dollars. He threw practically every cent into advertising these pills. Still they refused to become the rage, and still George Fulford continued to return to Brockville at the week-end with nothing but comparatively hard luck stories which, as usual, he kept to himself.

Again, and more presciently than ever, some of the knowing ones about Brockville began to assert that George T. Fulford had just about reached the end of his rope. So far as revenue was concerned, this may have been true. In the light of possibility and the personality of George T. Fulford it was a myth. The turn was coming. Whether Fulford foresaw it or not is not generally known. Whether he despaired or not was equally in the dark. Fulford never made his face a barometer.

But the turn did come, and with just as much of incredibility in its

movement as a romancist could have wished. A certain man in Hamilton named Marshall had been ill with constitutional maladies for years. For months he had been alid off work, confined to his bed; so long that he had been paid his total disability claim by a benevolent society to which he belonged. This man, at any rate, was at the end of his rope, whether George Fulford was or not. In his despair he turned to Pink Pills, whose ad he had been reading in the newspapers, and some talk of whose curative properties he had heard among his friends. With pious regularity and abounding faith he took the pills as a last chance. In a few weeks he was able to move about. Seized with gratitude, he wrote a thankful letter to Mr. Fulford, in which he attributed his marvelous recovery to Pink Pills.

And in this letter Fulford recognized at last the "tide" in his affairs which, taken at the flood, would lead on to fortune. This letter, with its "miracle," he blazoned abroad in the newspapers almost from coast to coast. The man's name was signed in full. The cure was beyond a doubt. From the appearance of that letter Pink Pills became a proverb. Their fame began to spread. The newspapers were placarded with the phrase and with the testimonials of people who had been actually cured by the said Pink Pills and were willing to come out over their signatures and say so. Unlike the average patent medicine exploiter, Fulford believed less in causes than in results; less in symptoms than in actual cures. To publish these cures cost him big money. He cheerfully paid the price. In all the newspapers of Canada, and many

of the United States, there was no one fact so steadily conspicuous as "Pink Pills for Pale People." Everybody got it by heart. Children were able to lisp it. Foreigners who knew no other English got it on their tongues. Sceptical people who all their lives had poohpoohed patent medicines got sample boxes—just to see what there was in them. "Have you tried Pink Pills?" became about as much of a commonplace as "Good morning!" Out on the concessions the long wooden boxes went from the country store; into the city boarding house from the drug stores. Dealers ordered them in gross lots, for they were quick sellers and a sure thing. People wanted more Pink Pills. A dozen boxes were as good as guaranteed to cure almost anything. By the time the dozenth box was reached the patient's mind had been so long intent on getting cured that it had to be a dead-set incurable that failed to yield somewhere and show symptoms of decided improvement.

In brief, Pink Pills became one of those almost universal habits which are almost too fundamental to be called fads. They were the first medicine by means of which people seemed to be getting next to the reality of repeated cure, and the cures, conveniently called "miracles"—which, indeed, many of them seemed to be—occupied acres of newspaper publicity. The habit of looking in the daily or the weekly paper for some fresh story of a Pink Pills wonder became as pronounced as the habit of scanning for the "probs." It was a case of sheer publicity in which the newspapers were the universal medium, it mattered little in what language. The name was easy to translate. The world was full of

pale people, very few of whom were so color blind as not to know the color of a pink pill. And the famous Pink Pills made in Brockville traveled over most of the civilized world. They became as big an international fact as tuberculosis. Invoices were sent out of Brockville in a dozen languages. Bills of exchange came back in practically all the coinage of Europe and some of Asia. The pills were comparatively easy to make, the necessary staff was not large, and the output became tremendous; therefore the profits were enormous, and before many years began to reach into the millions. The more money that came in, based on a world-encircling demand for the pills, the more money went out in advertising the pills and increasing their publicity. Whereas, in the case of most manufactured articles, the appropriation for advertising is but a small fraction of the yearly operation expense and interest on investment in plant, in the case of Pink Pills the ratio was more than reversed. Latterly, in a single year, the annual appropriation for advertising the pills reached a cool million dollars—many times the value of the whole plant which made them. Almost every dollar of this went into ordinary advertising in the shape of reading notices. Senator Fulford never had any penchant for the display ad. He knew well enough that people wanted to read about his pills in the ordinary course of reading; that the cures related by his copy were remarkable enough in their naked simplicity without any embellishment of the printer's art. Therefore, he stuck to the one idea and hammered it in. He published photographs and facsimiles of hand-

writing—but he never had recourse to the cartoon, the doggerel verse, or the epigram. Always the straight hard facts, as hard as the iron in the pills; always the abiding faith in the public; everlastingly the increase in the constituency of Pink Pills.

The rest of Senator Fulford's career is easily epitomized. The incidents in it came as a natural evolution in the desires and potentialities of a very wealthy man and prominent citizen. His fine house, "Fulford Place," costing a hundred thousand dollars; his works of art; his yachts, horses and automobiles; his travels round the world; his Senatorship—all these came easy. They were but minor details in the evolution of a remarkable career behind which was a no less striking personality.

As to this personality public opinion, around Brockville at least, is pretty well pronounced. Singularly enough, it was but little known to the country at large. Senator Fulford rarely made any public utterances or appeared conspicuously at any large public functions. Of that sort of publicity he was not fond. His was a different sort. To his acquaintances he was always the same genial, unobtrusive personality they had known in his days of but doubtful success. Wealth and fame never turned his head. He never became arrogant, neither did he develop vanity. Personally, he ran to no excesses. He smoked a good cigar and was fond of travel. He liked books and read widely. When traveling he used his eyes and ears. He imbibed a useful, practical culture which well adorned a strong, steady and honorable character. More ac-

quaintances he may have had after his accession to wealth and a Senatorship; greater intimacies he scarcely indulged. The old friends of his early manhood he kept to the last. To but few of these was he an open book. Shrewd, incisive and genial, he was yet a hard man to get "next" to. He cared not for parade; neither was he ashamed of his wealth. He remained the simple, practical and largely plain George T. Fulford who would have found the simple hospitalities of a Devonshire cottage more delightful than the luxuries of a palace. In his own home he was at his best. For his own family he retained the best of his moments of leisure. To them he gave the best of his life. His public acts were not conspicuous, but he never refused aid to a good cause. Always he preserved what from his earliest days he had in a remarkable degree—a strong poise of temperament, which never permitted him to be carried away from purpose by the glitter of gold, the blandishments of social position, or the distractions of a public career; the poise which, when the crash came with the shadow of death behind it, enabled him to say on his death bed, "I'll play the game." By honorably playing the game all his life he rose in a few years from being an ordinary business man to the position of a king in the world of finance; but he never plunged into speculation. He remained a manufacturer, a business thinker, a student of the public—and the most phenomenal advertiser in the world. So far as average public opinion is concerned, this may resolve itself back to Pink Pills. In truth, it analyzes back to a remarkable personality.

The Smartness of Lewkovitz.

BY BRUNO LESSING, IN COSMOPOLITAN.

Business and matrimony are no strangers to one another, as this clever story abundantly proves. When the widow Stein came on the scene, she very seriously affected the businesses of three or four enterprising merchants, simply because they all wanted to marry her. The reader will laugh when he finds out how she settled it.

I.

MOSES MANDELKERN was fat and lonesome. When fat men are lonesome, they always appear to be more lonesome than lean men. This, however, is but an idle remark, entirely apart from this story.

Mandelkern sat smoking outside his butcher-shop, gazing enviously across the street at two men who, side by side upon the steps of a tall tenement, sat silent and contented. Mandelkern sighed. He was a simple soul who sold only good kosher meat, loved all the world, and uttered what came into his mind with charming frankness.

"Whenever I see Barish and Selig," he thought, "I feel lonesome. They are such good friends. They are so devoted to each other. They are never lonesome because each always has the other. I have never had a friend like that. Every time I have a friend it costs me money."

He sighed again, and sat plunged in reminiscences that, judging from the pained expression of his face, must have been somewhat unpleasant. Then he murmured:

"Yes. It is cheaper not to have a friend."

Had you been sitting at Mandelkern's side, you would have had no difficulty in identifying Barish and Selig. For upon one side of the door

of this tall tenement was a shop bearing the legend:

ABRAHAM BARISH
Stylish Gents Tailor

While upon the other side of the door, suspended from a gaudy pole, hung this sign:

SOLOMON SELIG

Tonsorial Artist, Shaves, Haircuts & Shampoos.

And furthermore, you would have observed at a glance that Barish looked like a tailor, while Selig looked like a barber. But the strength of the bond of friendship that existed between these two men was not so apparent to the eye. To have realized it you would have had to wander around the neighborhood and mention the names of Barish and Selig, and then you would have heard.

Ay, they were as Damon and Pythias, as David and Jonathan. Since they were boys together in their native Russian town, nothing had ever come between them. In school they had been chums. They had crossed the ocean on the same steamer, sleeping in the steerage in the same berth. They had selected adjoining shops in the same tenement in order that they might be together. Lewkovitz, who was such a chochem (clever man) that the whole Ghetto wondered why he had not become a

rabbi, used to call them the Scissors.

"Selig," he would say in his droll way, "is one blade and Barish is the other. Each uses scissors in his trade. And what good is one blade of the scissors without the other?"

When a customer entered Selig's shop for a hair-cut or a shave, Selig invariably led the conversation to the subject of clothes.

"And if it is not asking too much," he would say, "may I inquire what you paid for that suit Ten dollars? My! My! Such swindlers as they are in the world. Why, there is a man right next door who would make you a suit twice as good as that for half the money."

And when a customer came to Barish for clothes, the tailor, in a burst of friendly humor, would remark:

"My friend, I think a hair-cut would do you no harm." (Or a shave or a shampoo—whichever happened to fit the occasion). "And, speaking of barbers, that fellow Selig next door is making a great reputation in this neighborhood. People come from Harlem to be shaved by him."

Whenever a patriarchal denizen of the Ghetto expressed dissatisfaction with the manner in which his beard had just been trimmed, Selig would say:

"Wait. I will call in the first man I see and leave it to him."

Then Barish would enter and would gaze upon the barber's handiwork with ill-concealed admiration.

"My!" he would exclaim. "I never saw a beard so stylishly cut in my life."

Or, should it happen that one of Barish's customers entertained doubts as to the fit of his new clothes, Barish would say:

"Let me bring in a man who lives

next door—a stylish man who knows what clothes ought to be."

And Selig would come in, throw up his hands in an ecstasy of approbation and cry:

"Wonderful! Amazing! They fit as if they had been poured on your back."

When the day's work was done, Selig and Barish would sit in the twilight, outside their shops. Some nights, they sat in front of the barber shop on one side of the door. Other nights, they sat in front of the tailor shop on the other side of the door. Some nights, they sat upon the steps between the two shops. And Mandelkern, who bought all his clothes of Barish and was shaved every morning by Selig, would sit in front of his shop on the other side of the street, gazing upon them, with envy.

But—

She moved into the tenement at twilight. Her household goods were carried through the doorway. A sallow-faced little girl carrying a caged canary followed the household goods. And then came She. Selig moved to one side of the steps to make way for her. Barish moved to the other side. Both turned and looked after her until her neat little figure was swallowed in the gloom of the long hallway. Then they looked at each other, and each opened his mouth as if he were about to speak. But neither spoke. A curious constraint seemed suddenly to have fallen upon them.

"What a fine figure of a woman!" thought Mandelkern, across the street.

II.

The widow Stein was a quiet little woman, friendly toward everyone and keenly susceptible to sympathy. As a matter of fact, all women are sus-

ceptible to sympathy. But that, too, is an idle remark. The widow's susceptibility to sympathy has nothing to do with this story.

Selig found her charming and Barish found her charming, and she found them both agreeable. She bought her meat of Mandelkern, who also found her charming, although he had little to say to her. He was a kind-hearted, simple, lonesome man, was Mandelkern, and he had a habit of expressing every idea that came into his head. Ideas, however, came slowly.

As a step toward a firmer friendship Barish, the tailor, said to the widow:

"If—sometimes—you have a—a—a skirt or a—a something that you want pressed—I have plenty of time and—and—it won't cost anything."

He blushed and stammered furiously as he said it, and felt raised to a high pinnacle of happiness when the widow thanked him and declared that she had a trunkful of clothes that needed pressing which she would send to him immediately. But it cost him the friendship of Selig. For the barber had overheard this brief conversation and his soul had revolted at the perfidy of his lifelong friend.

"Wretch!" he said to himself "To take so foul an advantage of me! He only did it because he knew I could offer her nothing. What can a barber do for a lady? Nothing! Absolutely nothing! But wait! I am as good-looking as he is. Never shall I let him see her alone. Always will I be in front of the house when she is there. And time will tell which of us is the better man."

So it came about that whenever the widow Stein descended from her apartments to sit on the steps of the tenement, she found the barber and

the tailor sitting there, side by side, with a wall of coolness between them. And, of course, neither of them was in a position to make much headway.

The worst of it all was that the entente cordiale that had existed in their business relations for so long was irretrievably shattered, in consequence of which all Hester Street was troubled, for the friendship of Selig and Barish had for many years been a source of great pride to the neighborhood.

"It is good," the neighborhood would say, "that men should make money in business and love each other."

But since the advent of the widow Stein their attitude to each other had become little short of scandalous.

"Ha!" Selig would say to his customer. "It is easy to see that you get your clothes made next door."

"What is the matter?" the customer would reply. "Do they not fit?"

And Selig would shrug his shoulders in that provoking way which is so infinitely worse than the harshest comment, and the poor customer would almost feel his clothes shrinking into some abominable fit. While, perhaps at the same moment, the tailor, next door, with his mouth full of pins, would be trying a new suit on one of his patrons and mumbling at the same time:

"Who cut your hair?"

"Selig, next door. Why?"

There would be a long pause, during which Barish would utter a choking sound.

"What is the matter with my haircut? Speak!"

"Do not ask me, now," the tailor would mumble. "I have my mouth full of pins and if I laugh I might choke."

At night they had little to say to each other. Perhaps each felt guilty of some disloyalty to the other. At any rate, the feeling that each entertained for the other was something like venomous hatred mixed with jealousy. But not for the world would either have let the other out of his sight when the day's work was done.

One night they were sitting like this, with the widow Stein sitting a few steps above them—not a word had been spoken for nearly an hour—when Ignatz Lewkovitz appeared, Lewkovitz the chochem, the smart one.

"Ah! The Scissors!" he cried, pleasantly. "The two best friends in the Ghetto."

As he spoke, however, he was not looking at them. He was gazing at the widow Stein. Both Selig and Barish greeted him with eagerness, and after formally introducing him to the widow, the tailor, with a hesitating, uneasy glance at his former friend, said:

"Your coat is ready. Will you let me try it on?"

"I came for that very purpose," said the wise man.

When they had entered the shop, Barish said:

"No, your coat will not be ready until to-morrow. But I wanted to speak to you for a moment and I did not want anyone to suspect."

"Hm!" said Lewkovitz. "Who is the lady you introduced me to?"

"Almohne [widow]," said the tailor. "It is about her I wanted to speak. My friend Selig—who is my friend no longer—is a sneaker. Whenever I want to speak to her alone, he comes out and sits down and never goes away. Every time I open the door in the hallway to go up and

visit her, his door is open. He spies on me. If I went up, he would go too. You are a smart man. What can I do?"

"Hm!" said the smart man. "Let me think."

For five long minutes he thought. The tailor gazed nervously upon the expansive countenance of Lewkovitz, then ran to the door and made sure that the barber and the widow were still sitting on the steps, then came back and gazed more upon the smart man, and then ran to the door again, repeating the performance twice a minute until Lewkovitz spoke.

"I do something for you," spoke the smart man, "and you do something for me. That is my motto. How much will the coat cost?"

"Five dollars is the price."

"Two dollars and a half," said the smart man.

"Impossible. The cloth alone—"

"Two dollars and a half and the widow!"

The tailor's face lit up.

"Stupid! I did not understand! How smart you are! But how? How will you do it?"

"Ah," said Lewkovitz, mysteriously, "leave it to me. Only one thing is necessary. Do not say a word to Selig. And if you see me going into the house or coming out, do not speak to me. I will report when all is ready."

"The coat will be at your house to-morrow. It will be a present. A wedding present. I give it with my compliments."

Lewkovitz bowed gravely.

"Now," said he, "it is necessary for my plans that I go and have a talk with Selig. But fear not. He will not know that I stand by you. I am only going in to get my beard trimmed."

A few moments later, the smart Lewkovitz was sitting in a chair in Selig's shop, listening to the very same story that he had heard from the tailor.

"I am so glad you came," the barber said. "I intended to go to your house some night and have a talk with you. Because I know you are smart and because you have always been a good friend of mine."

Lewkovitz nodded sympathetically.

"The widow," Selig went on, "is such a lovely lady. But that man Barish is a regular spy. Every time I want to talk to her, who comes running up? Barish! When I open my door to go up and make her a visit, who is standing at his door, watching me? Barish! When I tell her it is a fine day, who says 'But it looks like rain?' Barish! Barish! Barish! Always Barish! You are a smart man, Mr. Lewkovitz. Be my friend! What can I do?"

Lewkovitz leaned back in the comfortable chair and allowed his eyes to roam along the shelves filled with bottles.

"How much does a bottle of that and that and that and that cost?" he said, pointing successively to a number of vivid-hued tonics and perfumes. Selig had an inspiration.

"Mr. Lewkovitz," he said, "if you will be a help to me, I will give you a present of them. And also a bottle of my own stuff what makes the beard shine fine."

Lewkovitz held out his hand.

"It is a bargain," he said. "Leave all to me. I will have some talks with the widow. But do you not say a single word to Barish."

"Me!" cried Selig. "I would as soon speak to a snake."

"And if you see me coming or going, do not notice me. Look in the

other direction. When everything is ready, I will come and tell you what to do."

When his beard was properly trimmed, Lewkovitz came out and made a profound bow to the widow. The barber had already taken his place beside his quondam friend.

"Good night, madam," said Lewkovitz. "I hope you will sleep well to-night. I also hope to see you soon again."

"Such friends!" sighed Mandelkern, across the street. "Always together. Always so happy. And I am so lonesome."

And presently he added:

"That Mr. Lewkovitz is a very smart man!"

III.

The visits of the smart Mr. Lewkovitz to the charming widow became very frequent. In some former existence he must have had considerable experience with women, particularly with widows, or else he possessed the most marvellous intuition. For, from the very first day that he called to see her, he sailed rapidly and uninterruptedly into her good graces. He never came without a gift of some kind for the widow's little daughter. Both Selig and Barish marvelled at the wisdom of the man, wondering, each of them, why he hadn't thought of the little girl before. And his resourcefulness and originality in pouring out compliments seemed unlimited. Regularly every evening he called and sat on the steps beside the widow, with the tailor and the barber sitting a few steps below, but never, by any chance, taking part in the conversation. They had full confidence in the smart man, and while they did not quite understand his method of procedure, each felt that, in some way, his own interests were being ad-

vanced. The widow had but little to say. Lewkovitz did all the talking, and, I must say, he was quite an interesting talker. One night he failed to come, and the evening seemed hollow and disappointing.

"I miss dear old Lewkovitz," said Selig.

"So do I," said Barish. "He is a dear friend to me."

"He is a very smart man," mused the widow.

The very next morning, Selig closed his shop for a few minutes and called on Lewkovitz.

"I missed you last night," he said. "How are you getting on with er—you know?"

Lewkovitz looked very knowing.

"Sh-h-h!" he said. "Wait until next Shabbas[Sabbath]. At eight o'clock sharp you come here to call on my mother. Then wait. Presently I shall come here. With me you will see a very charming friend of yours. Understand?"

He accompanied this with a very wise wink. Selig flushed to the roots of his hair with pleasure.

"How does she feel toward me?" he asked.

"Fine!" responded Lewkovitz.

"How can I ever thank you?" murmured the grateful tonsorial artist.

That evening the widow sat upon the steps again, with her two admirers at her feet, and still no Lewkovitz appeared. Truly he was a smart man! Absence, he knew, made the heart grow fonder! Woman! woman! how mysterious you think you are! And how easily a wise man like Lewkovitz can read your soul!

Then Barish became worried and called upon Lewkovitz.

"I have not seen you for two

days," he said. "Have you done anything for me yet?"

Lewkovitz looked around him carefully to make sure that no one could overhear, and then whispered:

"Sh-h-h! Do you know my sister?"

"Sure I do. I make her husband's clothes. He owes me three dollars."

"Sh-h-h! On Shabbas. Eight o'clock. Visit my sister. Wait! I will come there! Not alone! I will have a friend with me! A lady! Charming! Fine figure!"

Barish's eyes glowed.

"And you will not say a word to Selig?"

"I can assure you," the wise man replied, "that he will not be there. I have made arrangements with him to be somewhere else."

IV.

The first star was in the sky and the Sabbath had come to an end. Clad in his best clothes, Selig, the barber, issued stealthily from his shop, and, finding himself unobserved, walked hastily down the street. A few minutes later, Barish, the tailor, clad also in his yontiv[holiday] clothes, came out of his shop, peered anxiously around him and, finding the coast clear, walked rapidly up the street.

Presently the widow Stein, rosy and bright-eyed, came out of the tenement and seated herself upon the steps. She was somewhat surprised not to find the tailor and the barber there before her. This had not happened since she moved into the house. She glanced quickly at their shops and saw that both were closed.

"I hope nothing has happened," she murmured.

Her daughter, who had been play-

ing in the street, came up and sat beside her.

"Can I get a new doll, mamma?" she said.

"No, my dear. Mamma cannot spare any more money for dolls. You have broken three this week. Be a good girl now. Here comes Mr. Lewkovitz."

Sure enough, here came Mr. Lewkovitz, sailing proudly down the street, like an ancient galleon with flags and bunting flying. His silk hat reflected the rays of every street-lamp that he passed. The tails of his new frock-coat that Barish, the tailor, had so generously sent with his compliments, swung gaily behind him. The ends of his necktie, a flaming red scarf, streamed under each ear. His beard, gleaming refulgently from a liberal use of the tonics that Selig had sent him, fluttered merrily in the breeze.

"My!" exclaimed the widow; "how fine you look, Mr. Lewkovitz!"

Lewkovitz made a profound bow and seated himself beside the widow.

"I honor myself," he said, "in putting on my best clothes when I come to visit so charming a lady!"

"My!" murmured the widow.

"What is the matter, dear little child?" he said to the morose-looking daughter. "Why do you look so sad?"

"She has broken her doll," the mother explained, "and I just told her she could not have another one."

Lewkovitz drew from his pocket an old-fashioned purse, from which, after long counting and much hesitation, he selected fifty cents.

"Here, dear little one," he said. "Run and buy yourself a doll."

With a scream of delight, the girl clutched the money and ran rapidly down the street.

"And now, Mrs. Stein," Lewkovitz proceeded, "I have something I want to say to you."

The widow rose to her feet.

"Will you just excuse me one second?" she asked. "Mr. Mandelkern is taking down his shutters and I want to order some meat for tomorrow. I will be right back."

Lewkovitz watched her trip gracefully across the street.

"A fine figure of a woman!" he muttered.

He now saw Mandelkern pause in the task of taking down the shutters, and turn with smiling face to greet the widow. He saw Mandelkern absent-mindedly tuck a shutter under his arm and mop his brow in great perturbation while the widow addressed him. Then he saw the butcher's lips move, and beheld the widow clasp her hands in amazement. And then the butcher entered his shop and the widow followed him. Lewkovitz waited. He waited ten minutes. Then he waited ten minutes more.

"I hope nothing has happened," he said.

Then he waited ten minutes more. He began to worry.

"I wonder——" he thought; for, you see, he was a smart man. He waited ten minutes more, and then, unable to control his impatience, he crossed the street and strode into the butcher's shop. His feet had hardly touched the threshold when he stood still, as if rooted to the spot, his brain in a whirl. For there stood the widow and the butcher with hands clasped, like children playing ring-a-rosy, gazing into each other's eyes. They looked up and saw him. The widow blushed and would have run away, but Mandelkern would not release her hands.

"It is only Mr. Lewkovitz," he said. "He will understand. He is a smart man. She—she—you see, Mr. Lewkovitz, she is going to be Mrs. Mandelkern. Ain't it fine?"

Lewkovitz folded his arms and gazed tragically, reproachfully at the widow. But she could not see him. She had covered her face with her hands to prevent the butcher from kissing her. So Lewkovitz sighed and walked slowly homeward.

V.

There is nothing in the world like a common misfortune to cement a friendship. There are few people in the Ghetto who have not heard of Selig, the barber, and Barish, the tailor, whose friendship is like the

friendship of Damon and Pythias, of David and Jonathan. Once, they will tell you, they had a misunderstanding. But it passed away, leaving them more devoted to each other than before.

In the long winter evenings, after the butcher-shop is closed, Mandelkern and his wife sit for hours talking about this wonderful friendship between two men.

"It used to make me feel so lonesome to see them," Mandelkern would invariably say.

"And that Mr. Lewkovitz is a fine man, too," Mrs. Mandelkern would unfailingly add.

"Yes," Mandelkern would admit, nodding his head. "He is very smart!"

Big Salaries and Fees.

BY REMSEN CRAWFORD, IN SUCCESS.

Man's earning power seems to be limitless. In almost every walk of life there are individuals who can command almost fabulous sums for their services. Lawyers and doctors, for the work of but a few seconds, are paid sums beside which the salaries of ordinary mortals dwindle into insignificance.

UNTIL the mints of earth stop turning there will be money to measure merit. When a lawyer can make two million dollars in a single fee; when a doctor can demand fifty thousand dollars for a twist of his wrist; when a violinist can get a thousand dollars for playing three tunes in a private parlor, and a cook can command twelve thousand dollars a year, it must be taken as an incontestable fact that man's earning power will reach no bounds.

Never before was the world so exacting in its demands, or so willing to pay for what it wants. Some of the fees that are paid for consum-

mations so devoutly wished are large enough to send a blush to the cheek of the man who invented money. It is all for the "knowing how." "Pay me five dollars for amputating your leg," said Dr. George F. Shrady, explaining large fees in the medical profession, "and \$995 for knowing how." Another celebrated physician, a practitioner in Paris whose fee of \$1,000 was questioned, was not so willing to explain. "I haven't time to discuss my fees," he said—"PAY." Another surgeon in San Francisco, who had just successfully operated for appendicitis, was pleased to hear his patient say, on recovering

from the effects of ether, "Doctor, accept my check for \$30,000, with my congratulations upon your knowing how to do the job." The late Senator C. L. Magee said to Dr. Walter C. Browning, of Philadelphia, "I have made one million dollars while you kept the breath in my body, and I'm going to give you \$150,000 as your fee." J. Pierpont Morgan once said, with characteristic emphasis, "Give me a man who will do this work, and there'll be no dispute about pay"; and it was the late Charles Broadway Rouss who stood ready, to the day he died, to pay one million dollars to the man who would cure him of blindness.

There is a dragnet out in all the varied walks of life for "the man who knows how." The world stands ready to enrich a person for doing one thing, if he does that one thing well. A young man once entered the office of Joseph Pulitzer, and asked for employment on his newspaper's staff. "Have you got one idea?" asked Mr. Pulitzer, with that directness and frankness which have distinguished him among the vigorous makers of modern journalism. "I hope I have many ideas," replied the young man. "Then I don't want you. Do you see that crowd out there in the street, and do you observe anything peculiar about it?" The young man said he saw nothing different from the ordinary crowd in the streets. "Well, there's one man much taller than the rest. His head rises away over the others. Now, a man with one idea is just as conspicuous among men, to-day, in his field of labor, as the tall man is in that passing crowd. The fellow with one idea rarely fails to make his mark."

How strikingly this illustrates the

wisdom of the one-thing-at-a-time rule when one considers that it is fast becoming a day of the specialist! The highest-salaried men of the world, to-day, are those who are known for their continuity of purpose along some certain line of work. The largest lump-sum fee ever paid in America was the \$5,000,000 left in the will of the late Jay Gould to his son, George J. Gould, "for services rendered in five years," and the courts upheld it as a fee, not a gift, because George Gould had concentrated his energies in railroad work and knew how to take things up where his father left them when health failed him. In all its varied branches the railroad business, from construction to the intricate problems of interstate traffic, is a well-learned lesson to George Gould, and it was for the knowing how that he received the most stupendous salary of modern times, even if it should have to be admitted that none but a father would have placed the figures so high. Gratification over the very fact that his son did know how is doubtless the explanation of the enormity of the sum.

When the United States and France started about the bargain which resulted in the transfer of the Panama Canal outfit, a few years ago, it was William Nelson Cromwell, a New York lawyer, who undertook the delicate, though not very difficult work of drawing up the papers closing negotiations. The task was delicate in that it was a transaction in which three republics were interested directly—France, Colombia, and the United States—and in which all the powers of earth concerned about commerce were indirectly interested. Furthermore, as subsequent events proved, there were seeds of rebellion

being sown all along the canal zone, and the outbreak against Colombia by the seceders had to be dealt with in the dickering for the canal. But what cares a New York lawyer about such trifling things as a rebellion and the making of a republic, when he hopes to get five per cent. of the \$40,000,000, the price of the canal, which would net him \$2,000,000 as a fee? Two million dollars for a single transfer of property! The world had never heard of such a fee, and the nations of earth stood back in open-mouthed wonder as the versatile lawyer went on with his work, and wound everything up satisfactorily, at least to the seller and the buyer, pocketing his \$2,000,000 and going about his office work as if nothing had happened. Two million dollars would terrify every wolf of hunger in the pack. It would pay the salary of the President of the United States for forty years. It would pay the salaries of the 386 Representatives in Congress for one year, with \$70,000 left over for the sinking fund. At fifteen thousand dollars a mile, it would build a railway one hundred miles long and leave half a million dollars with which to equip it. It would found a college and send a flotilla to the north pole. But what's the use of figuring? It would take an astronomer, familiar with the fabulous distances of the Dog Star, Sirius, from other remote specks on the firmament, to calculate the countless things two million dollars could do. It is enough to know that Mr. Cromwell fixed his price and the fee was paid without remonstrance.

The next largest fee ever paid to a lawyer for one case, perhaps, was that of \$1,000,000 which James B. Dill, another New York attorney, re-

ceived for settling the disputes of Andrew Carnegie and Henry C. Frick, arising out of the transfer of the properties which were merged in the great Steel Trust. There were many entanglements to be straightened out, it is true, but they were taken singly, and it is quite probable that the work was simple—the ordinary routine of law practice. Splitting fine hairs of difference and bringing factions to an agreement is the high art of commerce, nowadays, and Mr. Dill knew how. The litigants were willing to pay him a million, and—why not?

Still another New York lawyer, who is distinguished by his large range of vision in making out a bill, as well as for his success in carrying his point, is William D. Guthrie, who received the substantial fee of \$800,000 for upsetting the will of the late Henry B. Plant, who owned the Plant System of railways, steamships, and hotels. The estate was valued at \$24,000,000, and Mr. Plant directed that the property should remain in trust until the tiny son of Mortimer Plant should grow up and his oldest child should become twenty-one years of age. The widow engaged Mr. Guthrie to attack the will, on the ground that Mr. Plant had been a resident of New York, the laws of which would forbid the tying up of an estate in trust, which Mr. Plant had done by claiming residence in Connecticut, where such things are allowed. Mrs. Plant's share of the estate was \$8,000,000, and Mr. Guthrie is said to have charged ten per cent. of this, or \$800,000. He won.

Among other lawyers who have been conspicuous for earning extraordinary fees are Chauncey M. Depew, who received \$100,000 a year from the New York Central Railroad Com-

pany, and who, until recently, was paid \$20,000 a year by the Equitable Life Assurance Society as a retainer, though his duties were simply to act as a special adviser at certain times to the officers of the company; David B. Hill, who, likewise, received \$5,000 a year from the Equitable as an adviser, and who once charged \$10,000 for making a single argument for the prosecution in the Molineux Case, and Samuel Untermeyer, who figured as counsel in the Shipyard litigation, earning large fees, and, when the Equitable tangle came to be unraveled, is said to have been paid many thousands of dollars.

To the list of extraordinary fees that lawyers have earned may be added the \$200,000 which Joseph H. Choate, until recently Ambassador to England, received for arguing a few hours before the Supreme Court, at Washington, the effect being that the income tax law was declared unconstitutional. John E. Parsons, another lawyer noted for earning large fees, has been paid \$100,000 for drawing a single deed. At one time W. Bourke Cockran had an income of more than \$200,000 from consultation practice solely, and many of the well-known law firms of the financial district are known to get \$50,000 apiece in annual retainers from several corporations. These large fees, however, are like dreams of things that are far off and faint to the average lawyer of the principal cities of America. In New York, Philadelphia, Boston, Chicago, Buffalo, and other cities, there are scores of young men who have spent three or four years pounding Blackstone into their brains, and have entered the profession with no pay except the privilege of being in the offices of celebrated firms. For several years they have to work for

nothing until they are finally "tried out" with the smaller cases which the heads of the firms, accustomed to the snug fees already described, never touch and know nothing of in the daily round of their office work. The young lawyer who does not enter an office, but who has the courage to start out for himself, unless he has some strong and friendly connection, will find it hard to earn a living in a city, for a year or two. After about ten years he may count ten thousand dollars a year as income, if he has managed to get a hold with the clerks and policemen and prison keepers, who have much to do with the hiring of lawyers by persons in trouble through a system that is known about the courts as "steering." There are professional "steerers," too, around the civil and criminal courts, who turn clients over to lawyers, provided they will pay them half of the fees. It is safe to say that the average lawyer in New York does not earn more than \$2,000, excepting the eminent ones whose fees come as the result of years of successful practice and political advancement.

The paying of extraordinary fees to doctors dates back much further than the generous treatment of lawyers by the public. When Professor Adolph Lorenz came to New York, from Vienna, to cure Lolita Armour of congenital dislocation of the hip by a process which won his fame, he was paid \$30,000 and the expenses of himself and his assistant, Dr. Frederick Mueller, throughout their trip to America; but this fee was not nearly so great as doctors have received for cases not nearly so serious. As far back as 1762, when Empress Catherine II. wanted to be vaccinated, Dimsdale, a prominent practitioner of London, was sent for, and for

simply making the little scratch on the skin which takes in the virus he was paid the equivalent of \$50,000, and \$10,000 besides as travelling expenses. More than this, he was made a baron and was allowed a life pension of \$2,500 a year. Professor Lorenz's fee does not compare with several that have been paid by royalty, and it should not be forgotten that, while he was in America, he treated many poor children free of charge. King Edward, as Prince of Wales, paid a doctor \$50,000 for four weeks' treatment, and the Nawab of Rampur, India, once paid a comparatively unknown surgeon of the British army fifty thousand pounds for three months' occasional visits, in an ordinary case of rheumatism.

There is little doubt that the largest fee ever charged by a doctor in America was \$190,000, for which Dr. Walter C. Browning, of Philadelphia, sent a bill to the estate of the late Senator C. L. Magee. When asked how he came to charge so much he said that he had refused to take the case of a New York man of great wealth who would have paid him much more than \$190,000, and explained, further, that he had allowed his fees to accumulate in the hands of Senator Magee for investment, which would allow him to claim \$600,000 if he wanted to. "I charge \$20 an hour in my office and \$40 an hour outside the office," said Dr. Browning, "and Senator Magee voluntarily doubled this fee." One of the charges was for \$17,000 for treating the patient one summer at Atlantic City. The fee was a matter of dispute in settling the affairs of the deceased patient, for a long time after his death, it being stoutly maintained by the heirs that \$190,000 was an

exorbitant charge for twenty-one months' attendance.

In Baltimore, where there are many skilled and learned doctors, some extraordinarily large fees have been paid. Professor Howard A. Kelly, of Johns Hopkins Hospital, operated on a mine owner's wife at Cumberland, Maryland, and received \$1,000 a day for twenty-one days. Professor A. McLane Tiffany, of the same city, received \$10,000 for operating on a patient from New York at Warm Springs, and Professor J. W. Chambers was paid \$5,000 for operating on Deputy Warden Diffenbaugh, who was stabbed by a prisoner. The largest fee ever paid to a doctor in Chicago was \$10,000, which the late Dr. C. T. Parks received for a delicate operation. The patient lived longer than the doctor.

In New York City the largest fees were paid by the Whitney family in the cases of illness which resulted in the deaths of the late William C. Whitney and his wife. Dr. W. T. Bull has received some very handsome payments for operations, from wealthy families, but has always managed to keep them secret between himself and the families. There is not a better authority on medical fees in New York City than Dr. George F. Shrady, who is not only editor of the leading medical journal in the country, but is also the father-in-law of Edwin Gould and familiar with the relations of all the leading physicians and surgeons with the wealthiest families, says that the average city doctor only makes \$2,000 a year. Dr. Shrady figures it out this way: there are two or three doctors in New York who make over \$100,000 from their practice, which is chiefly with the wealthy; there are five or six doctors who make from

\$50,000 to \$60,000; there are fifty who make from \$25,000 to \$30,000; there are one hundred and fifty who have an income ranging from \$10,000 to \$12,000, and about three hundred who manage to earn from \$5,000 to \$6,000 by hard work. The average doctor in most of the large cities gets two dollars a visit out of his office, and charges something under that sum for prescriptions written in his office after a diagnosis.

In London there are slot machines from each of which one can get a prescription for a penny. The patient must know fairly well how to diagnose his own case; for instance, if he has been getting the worst of a fist fight and is badly bruised about the head, he finds the slot which takes care of such cases and drops in his penny. Out will come a prescription made out in regulation form, prescribing such lotions as will allay swelling and ease the pain. In Australia there are certain societies or charitable organizations which guarantee medical treatment on payment of dues amounting to three pence a week. It is surprising, too, how many men of comparative wealth take advantage of these. Some who are rated as having \$100,000 only pay thirteen shillings per annum through the societies to get medical treatment for themselves and their entire families.

In the business world, the highest salaries are paid to the officers of insurance companies. James W. Alexander, while president of the Equitable Life Assurance Society, was paid \$100,000 a year; but he was not the only insurance president who received that amount, John A. McCall, president of the New York Life, and Richard A. McCurdy, president of the Mutual Life, getting the same

from their respective companies, besides a great deal of revenue from other corporations of which they are officers, or in which they have large holdings. Paul Morton, former Secretary of the Navy, who is the new head of the Equitable, volunteered to cut his own salary from \$100,000 to \$75,000, but there is a vast difference between this and the \$8,000 he received as a Cabinet officer. The next highest salaries in the insurance business below those of the executive heads are paid to the managers of the companies with jurisdiction over the various States, or sets of States. These get from \$10,000 to \$25,000 a year, and then come the most successful canvassers, or solicitors of insurance, who are paid on the commission basis, getting nearly all of the first year's premiums on new policies and a certain per cent. on renewals in after years. Some insurance solicitors have earned more than \$50,000 a year. Others, however, have been lucky to get \$2,000 a year out of their premiums, and there have been many who could not afford to buy the fine clothes necessary to make themselves presentable, which is required by the company, and have been forced to give up the business because there wasn't a living to be made in it. Lawyers get some of their greatest fees from the insurance companies, and many of them reaped a harvest in the litigation which recently followed the wrangle in the Equitable, Elihu Root, now Secretary of State, having been paid at the rate of \$1,000 a day for his part in the disturbance.

Presidents of railroad companies and heads of the so-called trusts are all well paid. The highest salary ever paid in America to a railroad president was \$100,000, which L. F. Loree, of the Rock Island, received.

Samuel Spencer, who is J. Pierpont Morgan's railroad representative and supervisor, receives \$50,000 a year as president of the Southern Railway, and derives considerable profit from offices held with smaller lines controlled by Mr. Morgan. Presidents of other great systems make about the same, and of smaller lines from \$10,000 to \$25,000. Milton H. Smith, while president of the Louisville and Nashville Railroad, was credited with the remark that a railroad president can not earn more than \$25,000, and he is said to have refused an offer of a salary greater than that.

The president of the Steel Trust gets \$60,000; Henry O. Havemeyer, head of the American Sugar Refining Company, is paid \$75,000 a year, and Frederick H. Eaton, president of the American Car and Foundry Company, worked for \$1.10 a day. In all such great business corporations the salaries of the men under the executive heads run about the same—such, for instance, as general managers of railroad lines who earn from \$4,000 to \$8,000 a year; general freight and general passenger agents who earn from \$3,000 to \$7,000; district passenger agents and freight agents who make from \$150 to \$200 a month, and on down to engineers, conductors, and trainmen, whose wages vary according to their runs, and according to the scales agreed upon between the management of the railroad companies and the brotherhoods of labor organizations of which they are members.

There are few high salaries in the banking business, except those paid to presidents of the largest banks in the principal cities. In this line of work one would suppose that better things were in store for a young man, for he must not only possess all the

qualifications that go to make an accurate, clear-headed business man, but must likewise be above temptation. Starting as a checking clerk, the embryonic banker gets not more than \$25 a month; as a messenger he gets from \$375 to \$450 a year, although his errands are of vital importance in the business world; as a bookkeeper he gets only about \$1,200 a year, and as a paying teller about \$2,000 a year. Then he may hope to become a cashier at an average salary of \$5,000 a year. The salary of a bank president is governed by so many influences that it is difficult to give any idea of the fixing of it. If the man be some prominent financier, his salary will be between \$40,000 and \$50,000 a year. In small towns the president of a bank gets nothing like these sums, often receiving from \$2,000 to \$5,000.

In the commercial field, the man who makes the highest salary is the "drummer" on commission, provided he is of pleasing address, has a wide acquaintance throughout the territory assigned to him, and understands the business of his own house and that of his rivals as well. Tourists who have travelled much about the United States have often wondered at the system of trade which fills the railroad trains and the hotels everywhere with these ubiquitous salesmen. One sees them wherever he goes—in all the city hotels and about the humbler hostleries of the most remote country villages. In the South and the West they gather in groups, and always form a party of jolly, good-humored, sociable fellows. They seem to know everybody under the sun, and are on speaking terms with even the children of the villages. One wonders, as he sees them, what they must get to be living the lives of veritable nomads

—what must be their pay? Some of them get \$15 a week and their expenses. Others get \$20 or \$30 a week, and some there are on commission who make as much as \$6,000 to \$10,000 a year out of their trade, though a great part of this time they are away from their wives and children, and their home life is reduced to occasional visits. Friend-making is the art that wins for a travelling salesman, and the man who can make friends and keep them is paid accordingly. Money is advanced to him liberally for entertaining, and he is directed to spend it like a lord. Representatives of two or three of the large wholesale houses of New York City earn as much as \$20,000 a year, and their duties are nothing more than keeping customers in friendly ties with the houses they represent in certain territories. These men take trips through the South or the West, or New England—whichever happens to be the territory allotted to them—once or twice a year, but are always at the home offices during the few weeks of the spring and the early autumn which are the periods when the buyers and country storekeepers come to the metropolis to make their purchases. At such times the affable “star drummer” has nothing to do but “be nice” to his friends from out of town. The intimate acquaintances that have been built up by these clever men of commerce in all parts of the country are numerous, and the cordiality with which they greet each other suggests kinship. The “drummer” who gets the best pay is one who sells wine, or whisky, and he is allowed more for expenses, too, than the man who sells the necessities of life. A recent lawsuit in the courts brought out the fact that a certain agent for a wine company

was paid \$40,000 a year, “just to open wine,” and received, in addition to this princely sum, \$10,000 for expenses.

C. T. Schoen, as president of the Pressed-steel Car Company, is another man who has commanded a very large salary in the industrial world, and John Hays Hammond rises above all other mining experts in having earned in a single year more than \$400,000. It should be said, however, that Mr. Hammond’s labors as an expert since and prior to that year have, perhaps, been not so large, although he is employed by crowned heads and by the wealthiest of miners.

In the field of industrial arts and sciences it is the inventor, and not the professional man, who grasps the great profits, and even the inventor gets cheated out of his just dues very often by the courts. I happened to be chatting with Thomas A. Edison, in his laboratory at Orange, New Jersey, one night while he was working on his most recent creation—the intensified dynamo—and heard him discuss thoroughly the injustice that is done inventors in the United States. “This very day,” he said, “several of my well-known patents expire, and become the property of posterity, which means Tom, Dick, and Harry. The Government professes to protect the inventor for seventeen years, and after that time his creation is no longer his own. But, as a matter of fact, the Government does no such thing. It lets any poacher run in and bring suit, or apply for an injunction, disputing the inventor’s patent already granted by the patent office, and in all the courts, pending the long-drawn-out litigation which follows, the other fellow is permitted to go on manufacturing and selling the thing he

claims to have invented before the real inventor made it.

"Do you see that little lamp there?" asked Mr. Edison, as he arose, full-length, in his ragged old linen duster of the workshop, and he pointed with his pencil to an ordinary incandescent electric light beaming brightly over a draftsman's table. "It was my invention, known as a primary invention, because I took two things, a piece of metal and electricity, and made a third thing out of them—light. Now, I fought fourteen years in the courts for that little lamp, because a Frenchman bobbed up and claimed it after I had secured the patent. During all this litigation I had no protection whatever; and when I won my rights, after fourteen years, there were but three years of the allotted seventeen left for my patent to live. It has now become the property of anybody and everybody. There is no protection given an inventor by the courts or the patent department." With all that he has done, one would think the "wizard" would be the wealthiest of all wealthy Americans. Not so, for he is far from being as wealthy as the American people would like to see him. It would make little difference to him if he were as rich as Croesus. He would keep on working until midnight, in his laboratory, just the same. But there are some great profits on record from patents. A farmer in the West was enriched by inventing the brass cap for the toes of children's shoes. His boys and girls were "hard on shoes," and kept him poor buying footgear. One day he took the semicircular rim of a blacking box and fastened it over the toe of a shoe. It caused the shoe to last twice as long as the mate did, and then he put the same device on

all his children's shoes, patented it, and reaped a fortune.

While visiting this country, recently, Sir William Ramsay, professor of chemistry at the University College of London, took Americans to task for paying experts in the sciences so little. He said that too many wealthy Americans die leaving great sums of money to erect buildings for the sciences at colleges, when they ought to leave the money to increase the emoluments of existing chairs rather than add to the number of chairs already established. Taking issue with the noted chemist, Professor H. W. Wiley, chief of the bureau of chemistry at Washington, said: "In England the equivalent of my place pays \$7,500 a year, while I only get \$3,500 a year, and for eighteen years, until recently, the pay of my office was only \$2,500 a year. But men of lower grades, here in America, earn as chemists, on an average, from \$1,800 to \$2,500 a year, while in England they only get from \$40 to \$50 per month. I believe that this is better than to pay the topmost men of the department large sums and the men of lower grades such pittance."

Men who plod along with the tedious task of teaching, and men who devote their lives to religious work, rarely derive more than a comfortable living. There are pastors of the largest churches in the principal cities who get \$8,000 a year, and there are college presidents and professors who earn \$10,000 a year, but they are few. Professors in the leading educational institutions get from \$2,000 to \$5,000 a year.

Politics is an excellent road to bankruptcy for the man that is honest. The highest salary paid by the Federal Government is \$50,000 to the

President, and the lowest is one dollar a year, which goes to Charles Henry Gibbs, who keeps the "bug lighthouse" at Nantucket. Once a year Mr. Gibbs gets his check for one dollar from Washington, and cashes it with fully as much pride as President Roosevelt can feel when he rolls away his fifty-thousand-dollar voucher at Christmas time. The lighthouse keeper, however, is allowed to raise chickens and ducks on the Government land, and lives tranquilly and with perfect peace of mind.

As compared with the salary of the President of the United States, England pays her Lord Chief Justice \$40,000, her Viceroy for Ireland more than \$100,000, her Viceroy for India \$72,000, the Archbishop of Canterbury \$75,000, the Archbishop of York \$50,000, and the Lord Chancellor \$50,000.

Some of the most spectacular fees ever gathered in by the celebrities of the world of music, drama, and amusement generally, are notable in such a discussion as this, not to show that these fields are fields of profit, for there are many wrecked hopes along the road that leads to fame here, but to illustrate how willing the world is to pay for what it wants, even for entertainment. Jean de Reszke, the best paid singer of the world, earned \$100,000 in one brief season in America, singing only once or twice a week. Paderewski never plays the piano for less than \$2,000 a night—not even in the private parlor entertainments to which he is frequently called by society folks, but he has very often appeared at charity entertainments and played for nothing. A wealthy New York man who could not get admission to the first performance of Kubelik, the violinist, paid him \$1,500 to play one hour in his private house.

Fuller, the noted American jockey, once demanded a fee of \$1,000 before he would mount a horse for a single race, and it was promptly paid. He won the race in one minute, fifty-two and one-fifth seconds, which meant that he was paid at the rate of \$8.93 per second, or \$32,134 an hour. From a standpoint of time this is, perhaps, the largest fee ever paid to any person on earth. Jockeys, as a rule, get \$15 a mount, and they usually ride in from three to five races a day, during the racing season. George Odom was paid \$50,000 a year by the late William C. Whitney for riding for his stable, and Arthur Redfern once earned \$35,000 during a single racing season. Circus riders get from \$300 to \$500 month for their fancy tricks on the backs of horses in the ring, and tight-rope walkers earn \$500 a month.

Chefs get from \$3,000 to \$12,000, depending upon the reputation of the hotels they are employed by, and their second cooks get from \$1,500 to \$3,000. There is a chef in New York who heads the list with \$12,000, which means that he gets more than \$35 a day, or \$11.86 for cooking a single meal.

In the last few years women have come to the front as good money-makers. Miss K. I. Harrison, a woman cerberus, gets \$10,000 a year from H. H. Rogers, of the Standard Oil Company, because, as Mr. Rogers says, "she knows how to keep her mouth shut." There are many women in Chicago who earn more than \$2,000 a year, and some in the professions of law and medicine who have run their incomes up to the \$10,000 notch. Miss Ada C. Sweet, of that city, took up her father's pension-claim practice, and now earns more than \$8,000 a year.

Hard Work Adds Years to Life.

BY JOHN COLEMAN, IN CHICAGO TRIBUNE.

The old contention that a man's best work is over when he reaches his fortieth birthday is abundantly disproved by the lengthy roll of those who have done and are doing good work at an advanced age. The honor list is a long and distinguished one, and should prove an incentive to hard work.

A GREAT deal is heard and read about the deadly effects of overwork on the one hand, and on the other about the "fatal dead line" that supposedly condemns to non-lucrative idleness the man over 50. But, as a matter of fact, much of the world's best work is and always has been done by men well over 50, while statistics prove hard work and longevity the best of cronies. "Masters of Old Age," a book recently published by Col. Nicholas Smith, gives an imposing list of men who, working hard always, still found it possible to live unusually long. Men of every shade and grade of mental and physical energy and endeavor might be included in such a list.

Rockefeller and Russell Sage are old men, as some people count years, but they are still powers in the world of money making. Each has worked hard through many years, and is still a hard worker. Dr. Daniel Kimball Pearsons of Hinsdale and Chicago is over 85, but he still works hard at his hobby of giving. Carnegie could scarcely be considered a young man, but nobody doubts his ability for successful work. Prof. Theodor Mommsen, the famous German historian, lacked but thirty days of his eighty-sixth birthday when he died, and the work of his last year was as good as that of half a century previous.

Gen. William Booth, head of the Salvation Army, is over 75 and still active. He toured America, France,

Norway, Sweden, Denmark, Belgium, Scotland, and England after the close of his seventy-third year. The late Justin S. Morrill, who was a member of Congress nearly forty-four years, led a vigorous debate in the Senate when he was 88 years old. In Lincoln, Ill., lives James F. Hyde, forty years past the "dead line" and still busy. Mr. Hyde has been city treasurer, city controller, deputy city collector, and expert bookkeeper for three business houses at different times, and, at 91, has not missed a day's work in years save for his annual fortnight of vacation. Preston H. Leslie of Montana recently remarked that at 85 he was beginning his sixty-fourth year of practice at the bar.

Hardinge Stanley Giffard, first Earl of Halsbury and the oldest member of the British Cabinet, is 81 years old, but works daily from 10 to 4, hearing appeals as first judge of the realm. Archbishop John J. Williams of Boston, dean of the Catholic hierarchy of the United States, is 83 and works as hard, enjoyably, and cheerily as many years ago. Adoniram J. Huntington of Columbian College, Washington, is emeritus professor of Greek at 86, still busy, and frequently delivers sermons in the Baptist church, to which he belongs. Former Gov. Francis R. Lubbock of Texas is still in harness in his ninetyeth year. Dr. Edward Everett Hale is nearly 75, and has no thought of ceasing his numerous activities. His

contemporary and comrade, Dr. Henry M. Field, editor of the *Evangelist*, was born on the same day of the same year as Dr. Hale, and is little less busy. Dr. Theodore L. Cuyler is 83 and as young and busy as many a vigorous college student. Thomas Watts, whose picture "Love and Life" recently distressed Women's Christian Temperance Union workers by hanging in the White House, painted this picture when he was 68. The late Dr. William Gray, editor of the *Interior*, Chicago, was another example of a busy, cheerful, young old man.

Dr. Edward Robie of Greenland, N.H., was a student in the divinity school of Harvard at 83 and passed half a century of active, valuable service in one church. Francis Cogswell last year completed his fiftieth year of service as superintendent of schools in Cambridge, Mass. John Euber of New Orleans has sixty-five years of unbroken school teaching to his credit, and had his brother Jacob as an associate for over fifty. Prof. Zephaniah Hopper of Philadelphia has completed his sixty-second year as a teacher. President James B. Angell of the University of Michigan is a real intellectual power at 76. William A. Smith, banker, and "father of the New York Stock Exchange," is a busy man at 84. Samuel Sloan, chairman of the board of directors of the Delaware, Lackawanna and Western Railway, and director of sixteen other railway companies, is 87. John A. Stewart, chairman of the board of trustees of the United States Trust Company, is 82. Jacob Daniel T. Hersey is active on the New York Chamber of Commerce at 83. William H. Mailler has been a well-known shipping merchant for sixty years. Darius O. Mills, originator of the famous Mills hotels,

in all but 80. The active president of the Northwestern Mutual Life Insurance Company is Henry L. Palmer of Milwaukee, more than 85 years old. Former Gov. Whyte of Maryland is a fine lawyer at 80. Sir John Tenniel, the self-trained London artist and famous cartoonist of *Punch*, draws with all his old skill at 84. King Christian of Denmark has a clear head at 86. Lord Kelvin is 81, and still accomplishes varied wonders of work and study.

Chauncey Depew is another active, successful young old man. William Cullen Bryant worked to the last day of his life and was buoyant and busy at 84. Dr. Robert Collyer is more than an octogenarian, but has no thought of retiring. The list might be indefinitely extended. Bismarck, Gladstone, Von Moltke—these and many more—never grew old in the sense of becoming inactive. The "50 year dead line" did not exist for them. They worked hard and continuously, in one way or another, from first to last.

The best work of many of the world's best workers was accomplished after 50. The first two volumes of Carlyle's "Frederick the Great" did not appear until he was 63. "Gulliver's Travels" was written after Swift was 57. Macaulay was 48 when he issued his first volume of his "History of England." Darwin did not establish his reputation until past his fiftieth birthday. Longfellow, Oliver Wendell Holmes, William Cullen Bryant, Washington Irving, Maria Mitchell, George Bancroft, Mrs. Trollope, Goethe, Herbert Spencer, Victor Hugo, and Mrs. Mary Somerville, the distinguished English mathematician and scientist, also are numbered among those who did fine work in the last years of their long lives. Cervantes was nearly 60 when

he published the first part of "Don Quixote," while eight years passed before the second volume was issued. Humboldt, the explorer, undertook a long and arduous expedition at 60, issued the fourth and last volume of his "Cosmos" at 89. Dr. Weir Mitchell, nerve specialist and fiction writer, began the last named part of his work after middle age. Haydn's great symphonies were not composed until he was nearing 60, the "Creation" at 65. The late Senator Hanna presented a striking modern example of fresh activities when supposedly elderly. The late Senator Hoar was another "grand old man."

Nor are mental toilers those alone who work hard and live long. John McDonald, of Bethel, Conn., is 98 years old and a busy hatmaker. Anthony Donovan of Madison, Wis., was many years a blacksmith before becoming a successful lawyer. Charles H. Haswell of New York, famous engineer, is well and active at 95. Thomas A. Morris of Indianapolis is the active president of the Indianapolis Water Company. Eighty-one years ago he was a printer, while seventy-one years ago he graduated from West Point. George E. Gray, another engineer, is interested in numerous important projects with his 80th birthday long past. David G. Cushing of Cambridgeport, Vt., has kept the same store for over sixty-six years. Moses C. George of East Boston, Mass., has operated one lathe for fifty years. L. G. Hurlbut of Gardiner, Me., has worked more than fifty-five years at the shoemaker's bench. Henry A. Hinekley of Boston, the oldest clockmaker in the United States, was active and well at 94. Amariah V. Haynes of Woburn, Mass., has worked at harness making for sixty-one years without an interruption. Benjamin S. Moore,

railway engineer, recently celebrated his fifty-third anniversary "on the engine." Jeremiah C. Lotz has worked forty-two years in the counting department of the Internal Revenue Bureau at Washington. J. J. Overton of Long Beach, Cal., has lived in three centuries and still carries on his business of peanut and candy vendor.

Prof. Manuel Garcia, Jenny Lind's teacher, became a centenarian—a busy centenarian—last March. As with the purely intellectual workers the list might be multiplied manifold. George Ives of Fredonia, N.Y., followed a harrow in the field the day he was 100 years old.

Women no less than men seem to live longer because of continued, strenuous toil. Susan B. Anthony was 85 last February, has toiled incessantly since youth, and bids fair to live a century. Mrs. Adeline D. T. Whitney last year issued her twenty-seventh volume, when past 80. Mrs. Isabella Beecher Hooker, last survivor of the original Beecher family, is 83, and still anxious to "emancipate women from unjust laws." Mrs. Frances Jane C. Van Alstyne (Fanny Crosby), whose gospel songs have been sung and loved the world over, is 85 years old and still writing. The Baroness Burdett-Coutts of London is 91 and directress of some twenty large organizations and societies. Mrs. Hannah B. Humphrey of Warsaw, N.Y., was an active clubwoman, a good housekeeper, and a frequent winner in embroidery contests at 95.

Mrs. Hannah W. Truex of Canaan, N.Y., celebrated her ninety-sixth birthday by completing a quilt containing 975 pieces. During the previous year, rounding out a life unceasingly busy, she had made six such quilts. Harriet E. Colfax, a cousin of Schuyler Colfax, for forty-three

years kept the harbor light burning at Michigan City, In. When, last summer, the Government decided to erect another and larger light far out in the lake Miss Colfax was loath to give up her beloved task. Margaret Haughery, the patron saint of homeless New England children, drove a bread waggon and operated a bakery for many years. Mrs. George Henry Gilbert, who died last December at the age of 83, had known few respites from work.

Miss Eliza Work of Henrietta, N.Y., lived and worked hard for 105 years. Mrs. Sylvia L. Dunham, who was born in Connecticut in 1800, took care of a garden up to last summer. Mrs. Deborah Powers of Lansingburgh, N.Y., retained her position as ruling head of the firm of D. E. Powers & Son and of a bank until her death in May, 1891, at the age of 101. Mrs. Polly Mays died at her Maryland home on Dec. 8, 1898, at the

authenticated age of 111 years. She had always worked hard and climbed a steep mountain only three months prior to that time. Mrs. Amelia Du Bois of Fayette, O., recently celebrated her one hundredth birthday. Still an accomplished needle-woman, she has known few idle days. Mrs. Elizabeth Hanbury of Richmond, England, worked hard at philanthropic endeavors all her life and died at the age of 108. Mrs. Margaret Anne Never, another English centenarian—with an extra ten years to her credit—set out alone for Cracow, in Austria-Hungary, when 90 years old.

Almost every one with a generous acquaintance can recall other instances in which hard work and length of days have existed amicably together. There is small doubt but that to work hard and cheerfully means to work—and live—long.

The Rothschilds of France.

BY VANCE THOMPSON, IN EVERYBODY'S MAGAZINE.

Almost overpowering in its magnitude is the fortune of the Rothschilds, and its resistless growth can only be compared to the ceaseless progress of the coral reef. The share of the French branch of the family in the Rothschild fortune is immense, and it is only a question of time until it will absorb all the finances of France. The family is well regarded by the French people.

THERE is no stranger story in all the world than that of the Rothschilds. Few royal dynasties have had so interesting a history. This is a tale which should be written in letters red and yellow.

The first glimpse one has of the family is in the picturesque and swarming ghetto of Frankfort, where old Anselm Mayer dwelt in the house with the sign of a red shield. With

his wife, Guta Schnapper, and his ten children, he occupied the lower floor. And this was a shop where everything was sold, where everything was bought, where everything was stored—old iron and precious metals, old clothes and ancient pictures. A pedler's pack on his back, old Anselm journeyed through Frankfort and the lands thereby, selling and buying; his five sons as they grew up took to the

road. All this was slow money-getting. Anselm Mayer was made for greater things. His opportunity came with the firing of that historic gun at Lexington. History—even that of finance—is a strange network of events, the one knit closely to the other. Wilhelm IX. put his Hessian subjects up for sale; England bought and leased them to fight her revolted colonists oversea. Mayer of the Red Shield was the active agent in these delicate operations. He recruited the soldiers, provided their equipments, delivered them, cargo after cargo, in English ports. He also received England's money on behalf of the Landgraf of Hesse. This was the beginning, not illustrious, of the Fortune. Came then the turmoil of the Napoleonic wars. The funds of Hesse-Cassel were entrusted to Anselm to use as his own. The money fructified. Old Mayer became the banker of the Holy Alliance. The war funds for battling Europe flowed through the dingy house in the ghetto of Frankfort, leaving a deposit of golden sand. The old clothes swung no more for sale in the cobwebby windows. The house of the Red Shield had become a world's money-mart, and the old man at whom the dogs had barked as he hobbled through the town with his pedler's pack knew the pride of lending to kings and states. Of wealth and power he gave no sign—going humbly about the streets of Frankfort in rusty gabardine and old gaiters, a blue kerchief round his neck, an old umbrella in his hand.

This was the Ancestor.

Before he died he was able to give to each of his five sons one of the great states of Europe, as a financial kingdom. There is something epic, tremendous, about this partition of the world by the old pedler of the

Judengasse. So Charlemagne distributed to his sons the vast states he had conquered; so Napoleon gave kingdoms to his negligible brothers. And indeed old Mayer had founded an empire more durable than those of conquest—the empire of gold, the empire of money that lies in the dark and breeds, ceaselessly. The eldest son chose Germany; Solomon selected Austria; Nathan, England; Charles went to Italy; and Jacob, as his share, had the troubled land of France. Less than ninety years ago Jacob came up to Paris; he had \$200,000. His beginnings were difficult. He was so well known as an agent of the German and English allies that Napoleon had him watched by the police. In the secret archives are many curious police reports, for the great emperor at the height of his power had already recognized in the silent little man from Frankfort one of those grim forces that were driving him to Waterloo. The final defeat of Napoleon brought fortune to all the sons of Anselm Mayer. Metternich made them all barons of the Austrian empire. Jacob became the Baron James de Rothschild. He died in 1868. His second son, Mayer Alphonse James de Rothschild, got himself naturalized as a French citizen and reigned in his stead. Only a few months ago he died—this first French Rothschild; they are a long-lived race.

You might have seen him when you would; for he went about the streets on foot—along the Boulevard Haussmann or the Boulevard des Capucines toward his bank in the rue Lafitte; he was a little old man in shapeless black clothes and an old hat; his face was dark and wrinkled, with long whiskers under the ears and a white mustache; a frail and dingy old man,

he linked our generation with that of Waterloo.

And the \$200,000 his father brought into France? Into what fabulous fortune has it been blown up? To what height has it grown?

In the first place it should be remembered that the Rothschild fortune is not industrial. It has absorbed many industries and many railways—like the *ligne du Nord*—but always by political and financial coups. And it is the least frenzied of finance. By reason of its slow, cold, patient accumulation one might call it (since phrases are the mode) coral-reef finance, so solidly has it been built up in the dusk and silence of the underworld of politics. And the fortune of the French house to-day exceeds ten milliards. That means two thousand millions of dollars. Imagination boggles at so enormous a sum—it seems merely an endless caravan of ciphers, this 10,000,000,000 of francs. There is another way of getting at it. The public fortune of France is approximately forty thousand millions of dollars. Now the Rothschilds possess one-twentieth part of it. Yearly they garner one-twentieth of the production; for them one-twentieth of the population labors without pay and without reward. An empire worth winning! They own or control all the precious metals, the prime materials, mines, credit, the Bank of France, all the means of transport, both railways and waterways—so far as the canal system goes; next to the city, which owns all public buildings, they are the greatest owners of lands and houses in Paris—round the *Arc de Triomphe*, the *Champs-Élysées*, the *Bois de Boulogne*, the *Parc Monceau*, and, notably, the *Gare du Nord*, entire streets belong to the Rothschilds; their chateaux dot the provinces; in

land alone they possess four hundred thousand acres.

Into this enormous stable fortune Jacob's \$200,000 has grown in less than ninety years.

Coral-reef finance.

It grew in the dark and silence; what material went to the building of it one may only guess—and what anonymous hands; now it bulks big and indestructible, one-twentieth part of the fortune of a nation. Before a result so magnificent the American millionaires may dip their red flags of predatory finance. And when one remembers that there are five such Rothschild fortunes—like the fingers of a hand—our native accumulations of wealth dwindle to ant heaps. An indestructible fortune—for not even the destruction of France can destroy it; it would grow only the faster among the ruins. Idle or visionary sons cannot waste it. While he lives each Rothschild may spend of it—but what can they spend?—in the end, however, all goes back into the Fortune. Always the Fortune remains. Barons come and barons go. Ushered out of life by scientists and doctors of the academy, the old Baron Alphonse died; nothing was changed; another baron ruled in the *rue Lafitte* and reigned in the palace of the *rue Saint-Florentin* (where once Talleyrand housed his magnificence), and France knelt to him—respectful, timid, amazed—as it had knelt to his predecessor. The Rothschild of the hour is merely the symbol of the Fortune; and the Fortune is master of France. Yet, securer than any king in his hereditary power, the Rothschild baron has not to intrigue or domineer; he has only to live out that extremely comfortable destiny appointed for the sons of the Red Shield.

He who has just come to the head-

ship of the house is the Baron Edouard—the first of the ruling Rothschilds born to French citizenship. Physically, he is weak and small and bent, like some little grandee of Spain; he walks with a cane. He has reddish hair like all the Rothschilds. He goes rarely abroad from his house. Only the Fortune interests him. He has been bred to guard it. His financial tenacity is hereditary, and close to him always is the wisest of his house—the Baron Leon Lambert de Rothschild who reigns in Brussels. A strange, sombre, little, bearded man is this—seeing him in huntsman's pink, perched on the back of an Irish thoroughbred, the unknowing might be tempted to smile; but money is never ridiculous; and the Baron Lambert is vice-roi of the billions.

What has the future in store for the dynasty of the Red Shield?

Unquestionably the Fortune will increase.

"My father left me one milliard," said the old Baron Alphonse, a few days before he died, "and I leave to my son ten milliards."

That was the growth of the Fortune in a little over thirty-six years. It is not necessary to assume that it will go on growing at the same rate to foresee the time when it will absorb the public fortune of France. And this is the question at which the economists look askance. The new generation does not hoard money; but it can spend a mere fragment of the Rothschildian revenue. Of its own accord the Fortune grows now; the little fortunes accrue to it as the steel chips go to the magnet. The Rothschild foresight has not neglected the political and economic changes that may take place in France. It is noteworthy that the extreme revolutionary newspapers, the socialistic journals especially, are owned or sup-

ported by the Rothschilds and their financial associates. International finance has made friends with international revolution. Better than any other money-mighty family the Rothschilds have known how to conciliate the proletariat; and this is a fact of immense political significance. The old baron died May 26th; the next day all Paris talked of the Rothschilds; and the men in the blouses, without exception, said: "They are too rich—yes; but then they are friends of the people."

The Rothschild charities, wisely organized, have impressed the proletariat. There has been no indiscriminate giving. The Rothschild Hospital is a self-supporting institution. Each year the Family gives \$20,000 to the poor of the various wards of Paris. But the Rothschilds have always held—with Herbert Spencer—that fostering the good-for-nothing at the expense of the good-for-something is a social crime. Their chosen form of charity is helping men on in the world. By their financial aid thousands upon thousands of poor Jewish refugees from Russia and Poland have been established in profitable business in France; the number of these Rothschild wards is put at ten thousand in Paris alone. It is worthy of remark that in almost every instance the loans have been repaid. Just before he died the old baron arranged for the erection of model tenements, much like the Shaftesbury Buildings in London. The new Rothschild is carrying out the original plans. The city provides the ground. The Rothschilds are erecting the buildings—honeycombs of comfortable dwellings—at a cost of \$2,000,000. The rentals have been set at a figure just sufficient to cover the interest on the money.

Indeed, all the Rothschilds give

away money. In all public subscriptions their names appear. That one whose generosity has gained the greatest popular repute is the aged Baroness Adolphe. Her husband acquired a huge fortune as financial agent of the luckless kingdom of Naples. Of all the family she alone leads a modest and frugal life. Her home in the rue de Monceau is burgessly plain. She lives with no more outlay or display than the wife of a retired tradesman. Perhaps the only friend she has is the widow—old like herself—of Francis II., once king of Naples. Simple old women in widows' weeds, they spend their quiet days together. And the charity of the old Baroness Adolphe—helpful, abundant, quiet as a summer rain—is one of the most beautiful things in Paris. But she belongs to the past: not the future.

One night at the Opera House in Paris a Baron Hirsch and a Baron Rothschild stood looking down the mob of little gentlemen, useless and fluttering sons of the Crusaders, that thronged the foyer; and said one baron to the other baron:

"In a few years they will all be our sons-in-law or our doorkeepers."

It was a prophecy like any other.

It holds perhaps a large measure of the future. The Fortune controls the destinies of France; and the Family has craned itself into unquestioned social predominance.

The other day the Grand Rabbi of France consecrated a new Rothschildian yacht. As I write there echoes still in memory the phrase wherewith he closed his discourse; something like this:

"It is the moment for recalling the memory of the founder of this house, the blessed Anselm Mayer of Frankfurt; he has been the sun of this family and his memory will live forever by his benefactions and those of his children and of his posterity; so long as the moon shall be lit by the fires of the sun shall shine and endure the noble family of Rothschild."

A fanciful prophecy, you say? I do not know. The old dynasties have had their day; the timber of thrones is rotten; the aristocracies of birth are slipping down into pauperdom and ridicule; in the Old World as in the New, the real kings are those who hold the purse—the new lords are money-lords; and so the rabbi's prediction may well be verified; but I do not know.

Unconvincing Philosophy

The professors keep explaining that the richest men are those
Who possess the deepest knowledge and are free from petty woes;
Much we hear of tainted money and the heartaches that it brings
To its pitiful possessors, the perturbed financial kings.
Oh, such logic is delightful and such reasoning profound,
But cash is still a rather handy thing to have around.

—Grand Magazine.

A Night in a Marconi Station.

BY LARRY CROSSMAN, IN PEARSON'S MAGAZINE.

Weird in the extreme is the scene within the walls of the long-distance wireless telegraph station on Cape Cod, as the modern magician plies his art in the dead of night. The vast power of the electric fluid, so skilfully harnessed, terrifies and bewilders the spectator, while the marvels of the work accomplished hold one spellbound.

A NIGHT in the Marconi long-distance wireless telegraph station at South Wellfleet on Cape Cod is a night spent in a realm of wonders. It is a night of mysterious sights and sounds emanating from things that are little known, from things that are in advance of the age.

Even the men who are employed there, whose duty it is to receive and transmit these wonderful, winged air messages over vast stretches of gray sea have never become accustomed to the wonder, to the mystery of it all, and the impression one gets of them at their work is that of a band of men duly sensible of the fact that they are in close touch with perhaps the greatest discovery of all time.

Accordingly they feel things, these men, and are moved in ways different from the ordinary run of mankind. When twilight comes, and the dunes and sea grow dim and fade away, the workers at this lonely station on the sand-dunes wonderingly unharness the Power. With a great hum, like a giant released from fetters, it leaps high in the air, striking the harp-like wires stretched between the four great skeleton towers which pierce the darkness to the height of 210 feet, where, in turn, another power is unharnessed—a force of which the world knows practically nothing. They call this power, this force, ether.

In vibrant waves which travel faster than the lightning flash, this ether hurtles out through the darkness until at last it is caught and

again harnessed in the thread-like wires swaying high on the masthead of some vessel ploughing her way through the lonely seas, perhaps seventeen hundred miles away.

The band of wonder-workers at South Wellfleet numbers eight men. There are the manager, Mr. Paget; an assistant manager; Mr. Bangay, chief electrician, a very able man, by the way; an assistant electrician; two operators from the wireless telegraph school at Babylon, Long Island; an engineer, and old "Cap'n Bill," late of the salt seas, whose duty it is to guard the enclosure and to see that strangers not properly accredited do not enter the Marconi preserves. For there are rival wireless telegraph companies, and Marconi has secrets that some of them would like to learn.

And so here in this little one-story structure near the power and operating houses live the wonder-workers, winter and summer, spring and fall. Here they live and work in the midst of a desert of dunes, with no sounds save the monotonous moan of the gray sea below and the whine of the wind among the wires overhead. And somehow it strikes one as fitting that the setting for the work in which these men are engaged should be as lonely, as grand, as mysterious, as utterly eerie as it is.

Even in the day-time, this mysterious, shivery impression of environment is most palpable; night emphasizes it tenfold. Happily,

though, the Marconi men have no time for the drear imaginings of the darkness. They are too busy. Whether or not ships that fare on the deep are inclined naturally to be more loquacious at night than at other times, the fact remains that after the sun has set the workers spring from their comparative lethargy during the brighter hours, and "get down to business."

There is work for all, and plenty of it; but the duties of the operator are especially arduous and unceasing between darkness and dawn. The mechanism must be constantly watched and tested, and when not engaged in sending or receiving messages, he spends his time adjusting delicate instruments of which the world knows nothing, attending to the batteries, and in general seeing to it that nothing shall occur to interrupt the smooth and expeditious working of the plant.

On a table with an incandescent light burning above, is a batch of papers and orders left by the manager and by the electricians. The manager during the latter part of the afternoon has pored over sailing lists of vessels, from Boston, New York and foreign ports, and he has also done considerable figuring with his speed charts as a basis. Out of all this has resulted a list of vessels from which the operator may reasonably expect to hear before dawn, and a list, also, of vessels for which the operator must send out repeated calls.

In addition to these memoranda a considerable number of messages are received from New York which are to be transmitted to the captains or passengers of various vessels as they come in touch with the station. The bulk of this matter consists of news messages, the news of the day—

foreign and domestic—which are designed for the daily newspapers conducted aboard the vessels of the Cunard Line.

There is an office in New York where messages may be sent to friends and relatives aboard steamships equipped with the wireless service, and the night operator also has a few of these to send. Filed at New York, these messages have been telegraphed by wire to Babylon, Long Island, and thus relayed through the short-distance stations, Sagaponack, Siasconset, to South Wellfleet. From the manager's list the operator is advised that the *Lucania*, which left New York a day or so before ought to be somewhere off the station—sixteen hundred miles out at sea—at midnight. The *Umbria*, bound for New York, he is also advised, ought to be seventeen hundred miles off the station at ten o'clock. He has many messages for both vessels; no doubt they have many messages for him.

It is not a large place, this mysterious operating room where the operator now begins his work of talking to vessels far out at sea, and every inch of space is utilized. There are mysterious tanks of oil, and sheets of zinc, and strange appliances, and telegraph keys and sounders and the like, and the concrete floor is covered with rubber mats which wind in and out among the apparatus in ways as devious as those of a labyrinth.

Suddenly a little brazen bell clangs out a warning that some vessel wishes to talk. Far out at sea in the darkness, a thousand or more miles away, some man has pressed a key, a spark has shot to the masthead wires, and then another, and another—each spark starting in shoreward flight, dots and dashes which, being caught on the overhead wires, have been

sucked down into the operating room of the station, clanging the brazen bell in their course and then flashing through various appliances designed to record them, in the shape of sound, on the telegraph instrument.

The message is from the captain of the Umbria, and strange it seems to hear, as it were, a voice from the deep. Even the operator has never got over the novelty of this. Here is the message:

Report all well. High head-seas. Nasty to-night. Sighted a derelict in mid-ocean. Spoke the Deutschland.

Then come messages from the passengers to friends and relatives ashore, and the mental impressions all this arouses among the attaches of the station are ever the same, night after night; their minds are carried far out over the dark ocean, out into the invisible beyond, and they picture the great liner rolling her lonely way among the gray-backed combers, the cabin lights flickering fitfully over the waters, the officers on the bridge in their oilskins, with eyes straining for unseen dangers ahead.

Thus the Umbria has her say and the time comes for South Wellfleet to talk. With a "good-night" rattle of aerial signals the vessel asks for news for her daily paper—news of events in the United States—and messages for the passengers. Very calmly the operator stands in front of his sending apparatus and presses a button which rings a bell in the power house.

The spectacular part of the Marconi system is now to be exploited in all its glory. The atmosphere is tense, the silence heavy. The assistants run to the rubber mats or huddle close to the operator; for that signal to the power house was a hurry call for fifty thousand volts—enough to

kill fifty men at one flash. It takes that amount of voltage to carry the ether waves over the seventeen hundred miles intervening between the Umbria and the station. Twelve hundred volts will kill a man; they use even less than that at the executions at Sing Sing prison. But fifty thousand volts! The very fact of standing in a room that holds such an amount of deadly fluid tries the nerves of the bravest man. For even the most expert electricians are not always able to tell just what this great elemental power which they are harnessing and taming may do. Fifty-thousand volts! Suppose they should leap from the tracks designed for them and fly about the room? Then what?

"Oh, you would not be scared, not one bit," says an assistant. "There would be no time for that."

Scant encouragement truly! Yet it is the best these Marconi fellows can think up. As a matter of fact, in certain parts of this room the immense voltage has jumped the track, so to speak, but luckily the precautions observed by the workers have served to put them in places of safety.

The great power comes into the room with a moan like that of a heavy wind through girdled pine trees, and the indicator of the voltmeter on the wall races past all sorts of high figures. The operator and his assistants view the swift jerky movements of the pointer with strange, quiet fascination, it represents to them the palpable element of the force which is humming unseen all about them.

At last the hand stops—the 50,000 mark has been reached. The room seems to quiver with pent-up electrical energy, like a steam boiler at full pressure. It is something of a relief,

when with his long sensitive fingers the operator suddenly pushes open the key.

The natural expectation, when he presses it, is a sound indicative of the escape from its bonds of a portion of this tremendous voltage. Natural expectation, however, falls short of what really happens.

There is sort of a rasping screech, and then a blinding flare of light, a blue light—the queerest, the most ghostly blue, the most frightful blue ever seen, and following it a metallic, deafening brrrang—brrrang—rrang, as of a platoon of soldiers firing their Krag in a vault. It is a stunning impression, and as the operator goes calmly on, ticking out his thrilling dots and dashes and spaces as he would tick them out on an ordinary instrument, he creates nothing less than an inferno of terror. It is Faust. Imagine yourself among the clouds in the very midst of the source of a thunder-storm, and you will have some conception of what it means to stand in this operating room when a message is being sent.

And every flash of that penetrating blue light which flares the country for miles around, and every deafening report, means that a dot or dash of electricity, measuring fifty thousand volts has been shot out of the room to the wires on the towers above, which wires, quivering under the shock, set in motion the ether waves. These waves travel, as has been suggested, at a gait that renders the lightning flash deliberate in comparison, and no object can check or divert their course. It matters not the weather conditions, rain, or snow, or hail; darkness, or light; the might of a hurricane or walls of brick, iron or wood—the ether waves fly on.

Thus the night goes. A Boston boat equipped with the wireless ser-

vice, and which has been delayed by a heavy storm, asks to be reported as safe and sound, and later the Lucania comes along and rings the brazen bell. The operator has some important Washington news, perchance, which he sends to the Lucania with the request that it be relayed the rest of the way over the ocean to Poldhu, whence it will go to Downing Street, or, say to the London Times. Perhaps, in turn, the Lucania will send some news to Wellfleet which Poldhu has requested it to relay, and then the operators give each other "good-night," and close their instruments.

And if under normal conditions the work at the Marconi station is trying and exciting, what is it under conditions that are not normal? In truth a storm, a good big storm in this station, is sufficient to make some of the men talk of resigning. On this exposed sand-dune where the station is located, the wind has a good slant, and when a gale is at its height the buildings rock as though in imminent peril of being blown into the sea. Strange hissings and sounds are heard inside the operating room, and the wires shriek and sing wild songs, until the workers wonder fearfully whether Marconi in giving voice to the air has not also given a voice to the elements, through which they may cry out their defiance to mankind.

Yet through all there are vessels to hear from and to talk to, and the combination of the roar and lights of the elements with the brrrang—brrang, and vivid flashes emanating from man's handiwork make night hideous beyond conception. However, these men find it fascinating up here on the sand-dunes, and no doubt they would be discontented with a calling less strenuous and wonderful.

The problem of sending out more power over the wires is what Marconi is studying now, in accordance with his belief that a greater voltage will project the ether waves across the ocean. But when he obtains that

power, how about the operating room? Is there any certainty that the increased voltage can be held in check by the appliances therein? If not, what about the night workers at South Wellfleet?

The Richest Woman in America.

(NEW YORK TIMES.)

The public is not very well acquainted with Hetty Green, who may appropriately be called the Rockefeller of her sex. She is now seventy years of age, and has during her life amassed a mighty fortune, which is invested in all sorts of industries, and in all parts of the world. The following article throws some interesting light on this remarkable woman.

HETTY HOWLAND ROBINSON GREEN, without question the wealthiest woman in the United States, of whom more has been written and less is known than probably of any living woman of equal prominence, whose income is roundly measured at several dollars a minute, who eschews publicity, despises a failure, and loathes a lawyer, will celebrate her seventieth anniversary on Nov. 21. As it will fall on a Tuesday, she will pass the day, just as she does every week day when in New York, at the Chemical National Bank.

Besides rounding out her three score and ten years of life, it will also mark her fortieth year as a business woman, during which period she is reported to have added fully \$50,000,000 to the nine-million-dollar nest egg left behind by her father in 1865.

During several conversations the writer has had with this extraordinary woman she has never borne any likeness to the verbal and pencil caricatures that have appeared from time to time in the public prints. Nor was she other than a vivid, virile person-

ality, with friendly blue eyes and plenty of sympathy with humanity, as she sat at her desk the other day in the rear of the bank.

"I really have nothing to say—nothing of any particular interest," remarked Mrs. Green, "further than to be thankful for my continued health and interest in general affairs. I know of but very few people who are busier than myself or who are better trained to combine business with pleasure. I suppose that is the secret of my—my fountain of youth," she smiled. "But, you see, one of the rules of my life is never to worry uselessly about things. I am just as ready as ever to stand up for my rights, and I do the best I can every day as I go along. But after having done a thing, my policy is to let it drop and take up something else. The result is that business never disturbs me after business hours; never makes me lose any sleep, in other words."

Her bright, cheery expression and clear complexion were convincing corroboration of the words. A time-worn walnut desk, which recently

accompanied its owner to her present headquarters, appears slightly out of place in the new Chemical banking room at Warren and Broadway, but not so the great woman financier. Her mouth, though determined, has motherly lines about it, and a strong character shines forth from every feature. She is still fine-looking, as is proved by the picture in the Pictorial Supplement.

By feminine rule and line Hetty Green, in her seventieth year, is tall, with a strong frame, hair still plentiful, but now deeply frosted, plump but capable hands, and a manner emphatic and forceful without being obtrusively so. She has a soft voice and a matronly figure, but when she leans back in her chair and squares her face in earnest conversation or crosses her knee and points her finger in denunciation at an imaginary enemy—she does all these things just as a heavy, muscular man would do them.

Occasionally, in her hurried earnestness, a final “g” is missing. Otherwise her vocabulary is one of blunt Anglo-Saxon directness—simple words generally of one and two syllables, without any furbelows. Her neat dress of plain black was a replica of those you will find on benign elderly mothers in scores of rural towns. The skirt was of sateen, and upon her head she wore a crepe veil twisted about her hair in such a way as to suggest the Castilian mode. One noticeable characteristic was the entire absence of affectation—no suggestion of trickiness, hardness, or suspicion. Plainly—her recent painting by J. Delany Rice being an admirable likeness—our wealthiest woman has been persistently caricatured.

Or else Hetty Green dresses better and smiles kindlier and oftener than was once her habit.

Adding to her prescription of youthfulness, she says that she is a Quakeress, and that her father early implanted in her a habit of self-control. He used to tell her, she is fond of repeating, that if she would learn how to manage her brain she would know how to manage her fortune. Thus she learned as a girl to hold herself in check when things were not going right; when, for instance, she is being cross-questioned by the legal fraternity, against which she has an abiding grudge.

Referring to one occasion when an eminent lawyer strove to make Russell Sage appear ridiculous on the stand, Mrs. Green is fond of imagining herself in the same position.

“Were any lawyer to catechise me about my wearing apparel it would be a simple matter to offer to retire to an anteroom and remove such articles as perhaps his wife might desire,” she says. “I would simply ask to retain enough clothing to get back home without Anthony Comstock or the police becoming agitated. No, such a question would never be put to me twice,” she declared.

“By the way,” continuing, “why must newspaper men persist in saying ridiculous things about me? Why, just the other day—and it also happened on a former occasion—when I went up to Police Headquarters, the reporters decided that I was after a permit to carry a weapon. Absurd! Why should I go armed? I simply called on Commissioner McAdoo to recommend a watchman of my acquaintance for a place on the police force.

“Why was I interested in the watchman? Well, he had been extremely courteous to me on many occasions, and I believed him deserving of a better salary than he was earning as a bank watchman. That

was the sum and substance of the case."

"Have you any idea of retiring from active business in the near future?" was asked.

"I? Why should I give up work," she demanded. "I was never more capable of managing my affairs. Besides, business has become a habit with me after so many years, so many years, of it."

Asked on another occasion if she was not weary of so much litigation, her undimmed fighting spirit was revealed when she answered:

"Yes, it is tiring. I have had much to contend with in the way of persecution all my life; so much to contend with that if any one were to suggest the possibility of my children enduring the same ordeal I would prefer to see them poor. There is no place—no country on earth—where women are so persecuted as here. Our heiresses have a harder time than even the Indian widows, who can at least burn themselves on the funeral pyres of their husbands. If they are rich they ought to be contented, for it saves them plenty of trouble.

"As for me, my whole life has been a struggle against heavy odds. I have been more abused and misrepresented than any woman alive. Periodical attempts have been made to declare me crazy, and for forty years I have had to fight every inch of my way.

"Take that story of my black bag, for example. Once it was my constant companion, and a very useful one, because it was just the sort of thing to hold papers and things. Well, what happened? It was made out that my bag was nothing but a purse—that I always carried bills of large denomination in it. At any rate, my friends advised me to quit carrying it, as a means of safety.

Yes, it was only common sense for me to heed their advice."

"What is your opinion of the insurance investigations and other branches of so-called frenzied finance?" was ventured.

"Everything will adjust itself," she believed. "The financial and industrial condition of the country is perfectly safe and sound. These outbursts are exceptions to the rule, yes, exceptions to the general rule."

With which she began energetically putting on her bonnet preparatory to making her daily rounds of the financial district. Before leaving she gave her secretary careful instructions about one or two transactions and said she was not certain just how soon she would be back. Possibly she might not return to the bank until the following morning.

For every forenoon, rain or shine, finds Mrs. Green at her desk in the Chemical National counting room. That is, every forenoon that she is in town. For her vast business interests in Chicago and elsewhere frequently demand her absence from the metropolis.

Decorating one corner of the old-fashioned roll-top desk, which really constitutes her office, is the portrait taken of her forty-four years ago. On the back of it is written in faded characters:

Miss Hetty Howland Robinson. Taken on the way to a dinner at Saratoga Lake, given by ex-President Van Buren and his son, John, to Lord Althorp, afterward Duke of Northumberland; Lord Harvey, Col. Scarlett, afterward Lord Abinger, and Capt. Tower of the Coldstream Guards. Was matronized by Baroness Stoeckel, wife of the Russian Ambassador.

The social recognition implied in the foregoing paragraph reveals this wealthiest American woman in a new

light, and incidentally suggests reviewing her earlier history. When and where and by whom was the cornerstone of her immense fortune laid?

To-day her property is of many sorts and her real estate holdings fairly freckle the face of the country. Octopuslike her mortgages embrace some of the safest and soundest properties in a chain of cities extending from Boston to San Francisco, and the income therefrom flows toward her from every National section and corner between Maine and Texas. Railroads and steamboats, mines of copper in Michigan, of gold in Nevada, and of iron in Missouri and Pennsylvania, telegraph and telephone securities, her wealth covers all sorts and conditions of gilt-edged dividend-paying investments.

Building from a nine-million-dollar base, she has, by her own genius and energy, reared a vast and valuable fabric, of which every strand is known to her and numbered as proverbially as are the hairs of the human head. Yet she is as diligent in weaving strand after strand, in piling dollar upon dollar, as when she began, on the death of her father in 1865.

Contrary to prevailing opinion, the Howland and Robinson families have been either wealthy or in very comfortable circumstances for at least four generations. Had the family a coat of arms it would probably bear such luminous mottoes as:

A penny saved is a penny earned.
Haste makes waste.

Take care of your money: it will instinctively take care of you.

A shrewd bargain is the oldest and best testament of worth.

Pay as you go, and demand the same of others.

A fair, albeit a hard, rule of following! But it was substantially

and legitimately inherited from that shrewd old New Bedford shipowner, Edward M. Robinson, who in turn shared it with another veteran whaler named Gideon Howland, whose daughter he had wooed and won, to the incidental improvement of his own exchequer.

When a daughter, christened Harriet Howland, came to the Robinson home in New Bedford on Nov. 21, 1835, the patronymic was identified up and down the rugged New England coast with the largest whaling and trading fleet in America.

Of the many yarns spun around Blackhawk Robinson, as he was known, one regarding his characteristics has come down in the homely New England phrase of squeezing a dollar till the eagle screamed.

Amid this atmosphere of thrift, though the family lived as well as, if not better than, many of its neighbors in New Bedford and also in Bellows Falls, Vt., where the old Robinson homestead is still standing—the property of Hetty Green to-day—the subject of this sketch was reared.

By the time she put her teens and pinafores behind her, prosperity had shone so steadily on the family that it became advisable to look beyond New England for a field in which to sow the surplus.

Chicago presently beacons, just as it was to beacon to his daughter, when the great fire devastated the Illinois metropolis in 1871, and, shrewdly studying the skies, the wealthy New Bedford capitalist, now a graduated whaler, began planting his dollars along the Michigan lake front. His acumen was soon rewarded when the properties so purchased began doubling and then tripling in value until an even million was harvested from that source alone. To-day Mrs. Green has several for-

tunes scattered around Chicago—choice corner lots gradually enhancing in value as the city matures.

Of the \$9,000,000 left by Edward Robinson forty years ago, one-ninth went to his daughter outright, the remainder in trust to go to her children. Directly an aunt, Sylvia Ann Howland, died and added some \$1,000,000 to the original inheritance, thereby precipitating a lawsuit which marked the genesis of her long and almost unbroken career as a litigant.

Perhaps the smallest suit she ever defended grew out of a summons for her to appear in court and show cause why she should not pay a two-dollar tax on a favorite dog. She evaded service for quite a time and eventually a license was taken out for the bothersome pet in the name of an only daughter, Miss Sylvia Green, the other child being a son, Edward Green, in Texas.

Speaking, on one occasion, of the charge made forty years ago, that the Sylvia Ann Howland will contained spurious signatures, the richest woman in America seriously declared her innocence of the charge, and added: "I had the will and the other people had the property all laid out to suit themselves. There was nothing else for them to do but cry forgery, and they were all against me. As a parallel case, suppose, when you went out of the bank here, I should put this diamond sunburst (could it have been rhinestone?) in your coat pocket. Then when we reached the door, suppose you found yourself charged with the theft, you'd be in a pretty fix—yes? Of course, you had not thought of stealing the sunburst, any more than I would think of forging a will, and it is easy enough to make charges.

"Why do you suppose my daughter was named Sylvia Ann Howland if

I had forged my aunt's name? She would have been a living picture of forgery before me all these past years. Absurd."

Yes. Hetty Green is a strong, forceful woman—a type that probably no other country could have produced, just as it required an overripe civilization to produce an Ibsen. The American spirit of independence is incarnate in her—keen, self-reliant, capable.

It is significant that she has no pronounced views about equal suffrage, although, as a simple matter of justice, she believes women should be enfranchised. She has met and mastered the best champions that man had to pit against her, and she has done it single-handed.

Yet, to recapitulate, with all her extraordinary business ability and knowledge of human nature, she remains a kindly disposed woman—a woman of the world—the busy mart—but none the less a woman of heart, chary as she is of wearing it on her sleeve.

She has original views about a number of things—about her own fortune, for example: "I regard my property largely as a trust. It is not mine absolutely. I take care of it on much the same principle as you would foster a valuable animal left in your charge. Of course my attitude in the premises was inherited. My father believed that the money left to one should be given over undiminished to the next generation. That also is my idea.

"He believed that one who inherited property had the right to spend the income it yielded, but not to waste the principal."

Asked regarding the secret of her success, she smiles and habitually disclaims being the wealthiest woman in the country. "About all that can

be said is that my investments have been carefully chosen and have turned out well as a rule. A fortune cannot be built up around any fixed idea," she believes, "or, in other words, without the exercise of plain common sense. I buy when things are low and no one wants them. I keep them, just as I keep a considerable number of diamonds on hand, until they go up and people are anxious to buy. That is the general secret of business success. One thing, however, has been wrongly attributed to me, and that is speculating. I never speculate. Such stocks as belong to me were purchased simply as an investment, never on a margin."

By a curious antithesis, Edward H. Green, prior to his death three years ago, was one of the best-dressed club men in New York, while his wife was certainly the least fashionably gowned woman of wealth within leagues of the City Hall. Poor Spendthrift Green, as Wall Street named, after wasting him! He and she had very opposite ideas and ideals. For years the husband divided his time between his bachelor chambers, where he had his

large library, and his club, where he smoked, chatted, dined, and occasionally played a mild game of cards. Once in a while he saw a play for a change. So passed his days in a quiet, blameless, clubbable way, while the wife fought lawyers, dodged taxes, and knitted her fortune more firmly together.

She frankly admitted the other day caring nothing about the changing styles. Yet with equal frankness she admits having an excellent wardrobe. But, in her own homely phrasing, if a thoroughbred were harnessed to an omnibus for forty years, he would begin to look like an ordinary hack. And as she passed out into Broadway, taking care of a fortune, she laughed, was something like omnibus work.

Such is the richest American woman at three score and ten—the Rockefeller of her sex—replete with energy, aggressive, kindly on state occasions, shrewd, epigrammatic, honest, fearless to the verge of daring, a firm advocate of religion and of the gentler amenities—a Quakeress who has amassed single-handed so stupendous a mountain of money in the brief space of forty years!

The Man For Me.

BY GRACE G. BOSTWICK.

Th' man what gains th' most in life ain't naryways th' one
'At's allus frettin' 'bout his job an' wishin' things wuz done;
He works away 'ith cheerful heart an' does his honest best,
An' allus keeps a-laffin' an' a-jokin' of the rest.

If trubble comes, why, he don't set an' grieve until he's sick,
He up an' gets to work, an' so th' worst is over quick,
An' when you tell him, friendly, 'at you're sorry 'at he's down,
He sorter smiles an' says 'at he's th' luckiest man in town.

An' 'en he tells you what he's got 'stead of what he ain't;
I tell you he's th' man for me—a kinder common saint,
'At ever'body likes becuz he's never glum ner blue,
Th' honestest an' cheerfulest—an' true man through an' through.

—Lippincott's.

The Typewriter Girl as She Is.

(NEW YORK SUN.)

The typewriter girl is a problem. On the one hand are influences such as youth and prettiness, on the other illiteracy and temper. Then there is the man typewriter and the married typewriter, and a thousand-and-one other considerations that render the problem a complex one.

"THE heights by great men reached and kept were not attained by single flight."

Neither are those offered by the managers of one of the typewriting companies, which runs a free employment agency in connection with the sale of its machine.

Three long and dusty flights stand between the seeker and the opportunity, and from early Monday until late Saturday they are traversed by feet—feet of the hopeful, of the disappointed, of the cynic, of the novice. The visitor is met by a low hum which reaches the ear as soon as the street door is opened and comes from the many machines which are being used for practice.

Neatness, according to one of the managers, is one of the most salient of these requirements; not only the neatness of the tied shoestring, which lack, by the way, has lost a girl many a good place, but perfect punctuation, good spelling, an attractive page, without erasures or evidence of haste or amateurishness.

Statistics on hand prove that for this experience the business house of to-day—the average business house—offers the munificent sum of \$12 a week, and for that amount, owing to the number of women in the field, it is easy to get clerks who have hopes of better salaries, but who take what is offered knowing that if they do not, plenty of others will.

There are hundreds of these

"others" on the list of the firm; they fill the chairs provided, they sit on the window sills: many of them nervously walk up and down. Some, lost to their surroundings, are keeping their fingers supple by practising on the keys, a la Paderewski, and a few, after a practical summing up of the situation, a heart-to-heart talk with disgruntled companions, walk out with the air of veterans who are quite capable of looking out for themselves. One of them is heard to say, "I'm not going to hang around here. I'm going to make an office to office canvass, and I'm sure to land something!"

While the manager excuses himself to answer a telephone call one of the women who has a tired, discouraged air, approaches and says under her breath, with a furtive look about:

"You don't expect to get the truth concerning the condition of affairs here?"

"What is the truth?"

"I can tell it to you," and the discouraged look grows more deep seated. "There are plenty of women like myself with experience and ambition, who have worked until we are gray in the business world and our ambition counts for nothing, our experience for less. We are constantly shoved aside for girls who come in here and have never had a place. Why? Because they have dimples, and a pretty color and a lot of fool vivacity. That's part of it."

The manager draws the visitor aside. "Plenty of hard luck stories about. It doesn't do any good to listen to them. We've got to take things as we find them. If we get a call for a girl, we send a girl; if a house wants an experienced woman we send her."

At one side of the room, in a small enclosure, as if penned off like goats, about twenty young men are seated with apparently no anxiety. The reason for this small number is due to the fact that young men have no difficulty in getting good places, that there are more calls for them than can be filled. The reason a man is more popular is because there is never any question as to the limitations of his work. If there is a visit to be made to the bank, to another business house, a telephone to answer, half a hundred things outside of his regular routine, he is called upon, while a woman rarely is. Moreover, if she is asked she is inclined to resent it.

Notwithstanding the fact that where a dozen years ago there were comparatively few women in the business world and to-day they are thick as blackberries in summer, that attitude of the feminine mind has not materially changed, and the president of a corporation will answer his own telephone often rather than ask his woman secretary. At the same time the employer does not seek to advance the woman as he does the man, both showing the same general aptitude.

There is still the same prejudice in the masculine mind in regard to the business woman, and men are more conservative of their prejudices than the other sex. It is quite safe to say that if a woman is at the head of a business and employs other women the fact that they may get

married will not materially affect her attitude so long as the woman does the work required. On the contrary, the same old moth eaten objection is raised by the commercial man who never, or very rarely, seriously considers raising a woman in his employ into a more responsible place than that of stenographer and typewriter, because some time she may leave him to get married. A young man might leave, and probably would, to take another job, but that does not weigh against his chances of promotion while he remains.

"It isn't fair, is it?" says a good looking girl who has had years of experience in various business houses, meeting always the barrier of this objection. "Seven years I tried to convince my employer that I could be more useful in a higher and better post, but he said no, and a young man was brought in from outside. He proved unfaithful to the trust—and I'm not married yet."

Another young woman who is known to the visitor holds up a warning finger against any betraying word.

"They don't know down here I'm married," she whispers hastily. "It don't do at all to let a firm know that you have a husband and that you are living with him, so when a woman goes into business she usually does as I do, uses Miss instead of Mrs. A woman's home life is her own concern and the chances are against any one's ever looking her up. But there is certainly a prejudice against the married woman; men seem to think that the husband ought to support her, and if he don't that she should leave him."

The manager later admits that the married woman has certain difficulties to overcome and that many a firm to-day has in its employ some

woman who refuses all invitations to lunch or dinner, just to talk business matters over, scurries up town as soon as the hand of the clock shows the closing hour to meet the other half and to match rents and sundry expenses. Sometimes husband and wife meet and lunch together, and one young married woman in relating her story to the manager of the type-writing establishment told how she was taken to task by the senior member who had chanced to order his bread and milk in the same restaurant where she and her husband had a noonday meal of some stamina "for allowing an admirer to spend his money in that wholesale fashion." She was admonished that she would never get a husband unless she mended her ways.

Just at what angle of the room the story started could not be discovered, but it was going the rounds among the typists and it never failed to raise a smile even among the group where anxiety was most prevalent.

The story was that a certain business man laid down his paper one morning and glanced in the direction of the secretary, who was clicking on the keys.

"Hm!" he said, and when no attention was paid, "Hm!" still louder. The secretary turned, gathered up her book and pencil and prepared to take dictation.

"Read that," said his Grumpiness, showing a short newspaper paragraph which stated briefly that the occupation of the young woman secretary was practically over, that a new machine had been invented which combined all the advantages of the phonograph and typewriter. By its use the man who wished to have a letter written simply dictated it to the phonograph and then when the connection was made the letter was

mechanically produced with an ease and despatch that mere feminine fingers could never hope to emulate.

"Sorry for you," he continued, "but you'll have to look up a husband, I guess."

Later on in the day the employer returned from a seance which had lasted for a couple of hours, and which was supposed to correspond with the "ten minutes for lunch" placarded on the outer door.

"What's this?" he questioned, picking up a sheet that rested on his desk. "Is this supposed to be a letter?" He looked about, but the typist was not there; she had gone to lunch, and on the end of the letter he found a little note explaining that she had written the letter, not as she ordinarily did, but in accordance with the method of the new machine which he thought of buying.

The letter commenced something like this: "October, oh, what day is it? You don't say! As late as that? Well! well! I've lost a whole week. Are you ready? All right. Where were we? Oh, yes. Well, now, begin! 'Dear,' oh what is that man's name? I never can remember. Yes, yes, so it is, right here. Can you make out that signature? Smith? You don't say. Speaking of Smith reminds me of a funny story I heard the other day. All the families were named Smith at first and then as they did something bad they had their names changed; so only the Smiths are good and honest. Ha, Ha! What was the last word?" And so on for three solid pages.

"I never—"

and then he sat and thought for a little while, and when the typist came in fresh and good natured from her luncheon he said very mildly:

"I guess you needn't look up a

husband right away. I don't believe that machine will suit after all."

There is no doubt, said the manager, that the average business man needs to go to a school of dictation. There isn't one man in a hundred who knows what he wants to say or how to say it. The diplomatic typist doesn't say a word, she goes right ahead and fixes the letter up and hands it in, and nine cases out of ten, the more perfect the construction of the sentence and the more condensed form the meat of the dictation is put up in, the more credit does the man take to himself. Once in a while a man, however, will resent the fact that the secretary has improved the style and will call her to account. "I want it my way," he'll say, "not yours."

"On the other hand," said the manager, "we have many men on our list who say to us when they need a secretary, 'I want someone who can put my dictation into shape. I know what I want to say, but I talk all over the place.'"

"The young collegian is the hardest man for an employee to suit. He is often over-particular, is sometimes arrogant, is solicitous of commas and is more inclined to study the form than the substance."

"Does a business man really take into consideration youth and prettiness when seeking for a typist?"

"He certainly does. The business man of to-day likes to surround himself with attractive people. It doesn't always mean that a business man wants to flirt with a pretty girl because he enjoys, after the hard day's work is over, receiving a pleasant 'good night.' If a woman chances to be handicapped by age she can easily overcome that by a little extra attention to her toilet and an extra graciousness of manner. The trouble

is that the older woman carries her worries and troubles in her face, she comes to a trial with a resentful air as if it were beneath her dignity, and looks as if she expected to be turned down. The younger woman says, when she meets indecision, 'Well, try me, anyway,' and nine times out of ten she wins out."

Casually, it would seem that to expect cheerfulness on such meagre salaries is almost too much. Squads of the women waiting were willing to commence at five dollars a week, while twelve and fifteen dollars were considered good chances, ten not to be despised, and none higher was offered. Foreign houses have secretaries who get twenty-five dollars who can write in two languages from dictation.

Every afternoon a test examination takes place, the applicant being required to reach a speed of a hundred words a minute, and three letters are dictated at this rate. Having passed the test, the applicant is registered and this registration holds good for a year and a half. Three and four hundred girls take this examination every week.

The reason for the oversupply has too many ramifications to be described in a limited space. There are unhappy homes responsible, unworthy husbands, the need or the desire for independence. At this time of year there is a congestion, for many girls who spent their vacations in New York have decided to remain, the allurements of the city proving too strong, numbers have substituted and are now out of positions, and there are many graduates from the business colleges. All this overcrowding of a profession which needs so little capital and so little equipment in the way of experience means a corresponding lowering of salaries.

The phonograph has not materially changed the opportunities for business women. It is used more as a convenience than as a substitute by the man who is constantly interrupted and who can talk to a film, and turn it over to be translated into Anglo-Saxon. This transcription requires not only the good typist, but a share of common sense as well.

On the way out the visitor notes a young girl practising diligently on

some verses, which she is writing with mathematical accuracy by the aid of a tabulating patent.

"You don't mean to say that poets are wealthy enough to have their poems typewritten?" is asked.

The manager shakes his head thoughtfully. "She's a nice girl, but a little too romantic for a business career. She writes verses for magazines and supports herself by typewriting."

The Largest Vessel Ever Built.

(AMERICAN INVENTOR.)

By the construction of the "Amerika," the difference between the modern ocean liner and the modern hotel has been reduced to a negligible quantity. The equipment of the new steamship approaches very close to that of the palatial hotels of the day, and the traveler lives just as luxuriously on the sea as on land.

IN the recent arrival of the "Amerika," of the Hamburg-American Line, on her maiden voyage to New York, another noticeable addition has been made to the growing list of trans-Atlantic liners, and again has roominess, steadiness and comfort, instead of high speed, been the paramount consideration of its builders.

In the matter of displacement—over 40,000 tons—the "Amerika" ranks as the largest steamship built thus far. A sister ship, the "Kaiserin Auguste Victoria," which will be ready for service in the Spring of 1906, will be larger still, so that the designation "largest steamship ever built" is but a fleeting one in the art of shipbuilding as carried on at present.

The gross tonnage of the "Amerika" is about 23,000 tons, and when loaded she will be able to carry over 16,000 tons of cargo. Her other

dimensions are quite similar to the "Cedric" and "Baltic" of the White Star Line, her newest rivals in the field of marine architecture. She will have accommodations for 3,057 passengers besides her crew complement of 520. Her twin-screws are driven by quadruple-expansion engines, which are calculated to enable her to attain an average speed of about 18 knots an hour. It is expected that she will be able to make the crossing to England and France in about 7 days and to Hamburg in about 8 1-2 days.

As an evidence of the luxurious accommodations which may be found on board the "Amerika" to meet the requirements of exacting passengers, entire suites, consisting of one or more bedrooms, a sitting-room and bath-room, are provided. In fact, one may obtain on this vessel accommodations which rival that of a New York hotel. The suites are grouped on the

lower promenade deck, in a deck-house about two hundred and fifty feet long. Each suite has a different style of decoration. The dimensions of some of the rooms run as high as ten by seventeen feet. The prices for these suites range upward to \$2,500.

The several decks of the liner have distinctive names. The upper deck is known as the Kaiser, the one below it as the Washington, the next beneath as the Roosevelt, and the one beneath that the Cleveland.

Each year sees new developments in modern ship construction in both elegance of appointment, conveniences, speed and size. This condition is largely due to a vastly increased amount of travel between continents. As an indication of what the future will bring, the number of Americans going abroad during the season of 1905 was over 30 per cent. above last season. In fact, a large number of well-to-do Americans have acquired the habit of touring Europe each year, and in order to cater to this trade the rival steamship companies are constantly engaged in improving and enlarging their ships that each may excel competitors. The result is that each year one or more new ships are turned out which contain features never before possessed by previously built vessels. The progress made in shipbuilding in the last decade is keeping apace with modern hotel construction, and in this great strides have been made in but few years, with a gradual tendency to acquire the ideal.

Among the numerous steamship lines between Europe and America the Hamburg-American Line was the first to adopt the grill-room idea on its express steamers, and the popularity of this feature led to what will probably prove the most appreciated innovation on the ship—an *a la*

carte restaurant, which is in addition to, and distinct from, the regular dining rooms.

It is surprising that the *a la carte* table method was not instituted long since aboard ship, as the appetite of passengers while on ocean voyages is in a more finical and precarious condition than under any other circumstances. With the immense refrigerating and storeroom facilities a ship may carry everything in the way of foodstuffs which would meet any whim or appetite of anyone. By this system a passenger pays for what he eats, whether it be little or much. This restaurant is situated amidships on the sixth deck, and will accommodate about 120 persons. This will not only enable passengers to eat when and what they please, but will also enable them to provide luncheons, social tea parties, etc., among their friends on board. Another novelty is an electric passenger elevator connecting the various decks. When it is remembered that there are half a dozen decks or more on the modern ocean liner, it seems almost a wonder that such a convenience was left untried so long. Still other new features comprise luxurious hydropathic electric baths, supplemented by competent masseurs; a florist shop, and a ladies' hairdresser.

The ship is also equipped with an excellent gymnasium having all the latest appliances for exercise; state-room telephone service; a nursery for children; trained nurses for the sick, and many other minor conveniences for the comfort of patrons. By a system of wind screens placed within doorways, together with an automatic ventilating device, the risk of draught, so prevalent on ship-board, has been nearly if not quite obviated.

This new liner is equipped with a

Marconi wireless telegraph apparatus, and there is also installed a system of communicating through the water between the vessel and the shore, which has been perfected by the Submarine Signal Company, of Boston. With the use of this system the navigator can locate by bell signals the location of lightships and lighthouses no matter what the weather conditions may be.

To guard against accident by collisions the hull of the vessel is subdivided into twelve water-tight compartments, and by the installation of what is known as the Stone-Lloyd system, which operates by hydraulic pressure, the bulkhead doors may be closed in a few seconds by the mere pushing of a button on the bridge of the vessel. As a precaution against fire a system has been established which enables the forcing of sulphuric acid gas into any compartment on fire and the flames smothered promptly.

These, in brief, are some of the newest inventions in the art of ship-building which have enabled the

builders and owners of ocean liners to offer their patrons what would seem to be almost the acme of safety, comfort, convenience and luxury. To inventive genius, aided by the liberal expenditure of capital—an irresistible combination—again belongs the praise. Let the seafaring one take note and be grateful.

The "Amerika" comes from Hamburg, Dover and Cherbourg, leaving the last-named port at twenty minutes to two o'clock on Friday afternoon, October 13. From Cherbourg to the Sandy Hook bar the "Amerika" covered a distance of 3,050 knots. Her record for the voyage is 7 days, 17 hours and 12 minutes. On her maiden trip she crossed the ocean with 411 saloon passengers.

"This vessel," said her commander, "is the steadiest thing that ever crossed the ocean. We had much rough weather, and I would not have believed it possible for a vessel to show so little motion as this one did. Yes, she is an able sea boat. I have sailed on many, but she is the best I ever saw."

The Art of Handling Men.

BY EUGENE SHINN, IN WORLD'S WORK.

This is a sensible discussion of a topic that is always coming to the fore. The writer appeals for consideration of the employe by the employer. He deprecates the habit of making subordinates wait for recognition, and points out other directions in which consideration is a desirability.

EXPERIENCE as a business systematizer has convinced me that it is not wise policy for the executive head of a business or of a department to do much, if any, detail work. He may think that no one else can do the work as well as he, but his training in lower positions

should enable him to judge whether his subordinates are doing the right amount of labor, and their reports should show to his trained mind whether it has been properly performed. It is a good rule for him to follow, then, to rely more and more on those under him, and to see that

they collate details in their reports so concisely and correctly that they can easily be digested when they reach him. At the same time, it is advisable to instruct, and work with, subordinates until they thoroughly understand their duties. If you are an executive, therefore, require your salesmen, your recording force, your purchasing department, laborers, artisans, helpers of all kinds, and foremen to report to heads of departments, and require these in turn to condense the reports into intelligible statements for you, and you are on the road to executive success.

Encourage employees to make your success their success. Good suggestions are often made by even the most lowly employees. Give them recognition. I have known subordinates, mere contented plodders, to say of a bit of detail work: "I should have that changed if I had authority, but I don't suppose the management would appreciate the suggestion if I were to make it." Have all such suggestions reported with proper credit. A word of commendation is usually sufficient reward, and frequently brings other suggestions. Prizes may be offered. On the other hand, be careful about driving your men. I have found that the executive who drives solely by force, determination, temper and a desire to secure the greatest amount of work at the lowest cost, is not the most successful manager. He may succeed to a degree, but he would succeed better with a more considerate, conciliatory policy. Drive all you want to, but be sure to drive with judgment.

I once took charge of a large establishment where the custom was to call out requests and orders in loud tones, explosively audible throughout a whole department. No matter what

the force was doing everybody stopped work and looked up, at the first sound of the voice, in doubt whether he were being called by someone. This broke the chain of each individual's thought and work, and a new start had to be made every time. The custom was discontinued. The quiet talk and quiet instructions which took the place of the former noise disturbed no one. Notes and memoranda came to be used more and more, with a touch of authority in the initials appended to each. Order took the place of chaos.

Many superintendents, heads of departments, foremen and other workers in authority have a habit of making subordinates who step up to them on business wait for recognition. The delays thus occasioned may cause an appreciable increase in the cost of handling product. A good executive will see that subordinates are recognized immediately. It is better for a superior to delay his work than to make his subordinates delay theirs. The habit of delaying recognition spreads from one employee to another, and its general influence is harmful. Immediate recognition produces a good moral effect. A man in a responsible position who cannot impress his authority upon subordinates except by irritating actions had better be discharged. Employees are more impressed with a quiet, dignified, firm and attentive superior than by one who seeks to exploit a pretentious dignity. I have noticed, too, in many business establishments heads of departments constantly inquiring about the progress of the work of subordinates, looking over their shoulders and doing other exasperating things in their presence. Such a head does not understand the first principles of successful management—namely, ability to measure the rate of pro-

gress by the result of the day's work or the attitude of the workers during business hours. By constantly visiting his subordinates he takes time from their working moments, and thus both irritates them and increases the cost of product or sales.

Above all other things, however, bring into regular conference heads of departments, officers and factory or office committees and secure their ideas. You will thus have the benefit of the points of view of the men intimately in touch with the work you are superintending. Even their inquiries and objections may be of value. Once in examining a large factory I was observing the work of a department head who had been with the company many years. The president of the company asked me what I thought of him. I said that he was resolute and determined, but seemed to lack friends in the office and among the other heads of departments. He smiled and said:

"You have judged him correctly. The secretary of the company and I are the only ones here for whom he has any respect, and we have it only because we have given him to understand that we are in command. Yet he is one of our most valuable men. He questions everything we direct, but when he gets our idea nothing will change him, and he carries it to completion."

When I had finished my examination, and had prepared a system, I called together all the heads of departments, submitted to each one the scheme for his department, and explained how the system would work. The obstinate man asked 95 per cent. of all the questions. The others seemed to take all suggestions and directions for granted. The obstinate one came at me with all sorts of

hypothetical questions, and questions about the practical application of parts of the system. The points he brought up would have come up some time in the natural course of business operation, and, as this man was aware, they could be cleared up better while I was on the spot than after I had gone. The man by his questions proved himself a valuable employee, as the president had declared him to be. Employees, then, should be encouraged to object and inquire, within reason, as doubtful matters develop in every business day.

Another point in the management of subordinate heads of departments is to provide everyone with an understudy. In a manufactory which I once examined this policy was decided upon after years of the experience of losing good men from important positions and wasting time and efficiency in securing others to fill the vacancies. It worked well except in two departments the heads of which declined to accept understudies. Argument to persuade them failed. Finally the two men who were holding out were told that their services would not be required after a certain date if they continued their obstinacy. This settled it. There is now an understudy for every important position, ready at a moment's notice to attempt at least to fill it. In a large mercantile establishment with which I am familiar there is one understudy—and in some cases there are two—for every executive position in every branch of the business. This policy has a tendency to hold department heads in check and to make them use their best efforts.

Sometimes, too, an employe will handle some part of a business in such a way that he alone has the key to it.

This should never be permitted. Whatever is done by any employe should be done for the good of the business, and all entries or records or methods used by any employe should be so plain that they can readily be understood by others.

Finally, the moral effect of formal reports, to say nothing of their accounting value, cannot be overestimated. I was once called in to systematize a large manufacturing plant, conducted by a close corporation made up of successful business men—bankers, lawyers, retired capitalists and manufacturers and merchants. Agencies had been established in thirty important cities. The agents were the stumbling blocks of the business. The sales of the finished product, made under strong competition, were rapidly increasing. But the returns received did not pay more than 15 per cent. of the monthly expenses. Indeed, the stockholders had already advanced money amounting to 200 per cent. of the capital stock to keep the business going. Each agent was working under contract, conducting the business as he pleased in his own city, and reporting to the main office as he thought best—every week, every two weeks or every six weeks. There was therefore always uncertainty as to the exact situation at any time.

Taking hold of the business, I sent a circular letter to all the agents, setting forth rules that were to go into effect immediately. They were to send in weekly reports of receipts of

goods, sales, collections, indebtedness incurred, expenses paid, budgets of future expense, prospects for future business and the condition of accounts and of stock. These items were to be reported on printed forms. Objections came in rapidly. Many agents declared that the business of their city demanded other methods. These complaints were diplomatically ignored by judicious correspondence, and in less than sixty days we had a harmonious working force that was bringing immediate results. The original contracts with the agents were invalidated by their acceptance of the new instructions. Following these, they doubled their collections in the first month and lowered their expenses. In a year the collections had been increased more than 1,100 per cent.

Ruled forms to show sales, agents' collections and settlements were forwarded to each agent in duplicate. The agent was required to fill in these forms, forward one on a certain date and keep the duplicate. Then if any agent failed to get his report in on time, another form, designed to require the minimum of writing in the office was sent to him requesting the statement—and it usually brought it. Similar forms and a similar "follow-up" blank were prepared to cover the other details. The moral effect of these forms was excellent, and a similar use of forms will produce this effect in any business.

E. H. Harriman, Railway Magnate.

BY SAMUEL MERWIN, IN SUCCESS.

What a strange struggle is going on under the surface for the control of the great American railways! Hill and Gould and Harriman are all in the fight, and none can tell who will ultimately be the victor. There is one uncertain element, which few of the magnates can rightly estimate, and that is the people. Mr. Merwin has much to say of this element in the struggle.

I WAS talking, not a great while ago, with a broker who had just returned from a trip through New England. "It was an odd experience," said he, "to stop off at one little city after another and see mills and factories running and office buildings full of people. We Wall Street men are likely to forget that business is going on all the time in other parts of the country, and that men are making and losing their little fortunes independently of us." There you have the Wall Street view.

When Thomas W. Lawson talks about "the System," he is both right and wrong. When an officer of the National City Bank explains that the Rockefellers really control separate fortunes, and are frequently found on opposite sides in a fight, he is both right and wrong. A permanent and tight organization of Wall Street cutthroats is incredible on its face; for, in the Street, every man is an individual and every alliance is temporary and for gain only. To the man who sees continual warfare all about him—man fighting man, and faction fighting faction—all talk about a "system" sounds absurd.

The explanation lies in the Wall Street view. Men are very human, there. They are not all diabolical brigands with bloody handkerchiefs about their necks and knives in their teeth. Take E. H. Harriman, organizer and manipulator of gigantic deals, the dominant figure, to-day, in western railways. His life is devoted

to the development and consolidation of great railway systems. Whether he knows it or not, he has been caught up and whirled along on an apparently irresistible tendency which points toward the ultimate consolidation of all the Pacific lines. James J. Hill is riding the same tendency. George J. Gould is close behind. We may brush aside all the patchwork of apparent agreement; for, sooner or later, unless certain other sweeping forces intervene, these men or their successors must fight it out. Of the three, Hill is sanguine, expansive, and given to dreams; Gould is hampered by a name which has never yet smelled of solid things well done; Harriman alone is silent, inscrutable, and tireless.

Now it is a tremendous thing to be the czar of Union, Southern, and Central Pacific, wire manipulator in Alton, and uncle to Northwestern and Santa Fe—and others, a long list. Emperors have now and then been less. It is not unnatural that Czar Harriman, a very human man, should be unable to see very much of what is going on beyond the boundaries of his domain. It is quite unlikely that he keeps up any elaborate intelligence system—that, in fact, he is in close touch with popular feeling. Czars never fully understand the people—if they did, they would abdicate. His view is really broad, and it is perfectly logical. That is what is the matter with it, for no half-baked view of life and activity is more misleading

than your perfectly logical view. The great currents of human life will not freeze into fixtures.

Wall Street is the capital of the Empire of Dollars. Like all other capitals, it has its intrigues, its favorites, its duels, its cabals, and its camarillas; and, like all other capitals, it gives its color to those who spend their lives there. It has even a sort of patriotism—the “wolf honor” I have mentioned in an earlier article—which brings its citizens together, at times, in defence of the dollar and of property rights. Sum up these things, and you will have, again, the Wall Street view; and what we have now to consider is whether this view does or does not coincide with what we like to call the American view.

“Whether he knows it or not,” I have said, in effect, “Harriman is being whirled along on a great tendency.” Like Hill and Gould, he is fighting for the control of all the Pacific lines—the Great Northern, the Northern Pacific, the Union and the Southern Pacific, and the Santa Fe. It is not really likely that any of them, perhaps excepting Harriman, fully understands what is going on. In so big a battle no general can see the whole field and relate all the remote skirmishes in the light of history and humanity. These men think they are fighting for different things—Hill, perhaps, to hold his own and develop that far-eastern trade he likes to talk about—Gould to place the keystone on his arch so that it may not fall of its own weight to the ground—Harriman for what he can get. There are other influences, too, such as the chance of immediate profit, the pride of achievement, and the lust of the game. Of the three men, Harriman has the most Napoleonic

mind. He certainly has no inhuman wish to crush men or cities, and he probably regards the injury to certain helpless communities which results from his arbitrary control of rates much as Napoleon regarded a few thousand men left in the trenches to their fate. He might feel a momentary regret, but it is necessary to his scheme. As a man, perhaps, he would hesitate; but a czar in the world of dollars must not bother with humanity. Right or wrong he has built up his perfectly logical structure. Whether he likes it or not he must conform to its logic, or it will crush him precisely as he and it have crushed others.

As would be expected, such a mighty and logical force, working in a vastly mightier world—a world which persistently refuses to stay fenced within the limit of man’s reason—has its troubles. The chief of these troubles, while in a sense but one, may be treated under the two prominent heads of “The People” and “The Law.”

The law, to take the lesser obstacle first, is something of an annoyance to Harriman, Hill, and Gould. For one thing, it leads to large expense. In order to protect themselves from the ravages of legislating bandits, they feel compelled to buy them up. Then such laws as are already on the books must be got over or under or through, and this means the purchase of the highest-priced men in the legal market. The methods of our Wall Street friends are too familiar to call for enumeration here. It is enough to say that in the popular mind our laws seem to have but a secondary influence on railway consolidation. And, really, our scheme of law, built up laboriously through the centuries to cope with certain conditions, has

not yet shown itself equal to the bewildering new conditions which have grown out of the possibilities of great corporations. In the eyes of a people ripe for action, who have seen the subtle triumphs of Rockefeller and Hill and Morgan and Harriman, the law has failed. They have seen court after court baffled in the attempt to thread a way through a maze of related companies; they have seen these companies grow in size and strength, in spite of an endless succession of fierce attacks; they have learned that "the big man," shielded behind his corporate web, can not be sent to jail like the poor man; hence they are losing patience. Is it odd, after what they have seen of Standard Oil—after what they have seen in this very field of railway mergers—that they look for no final check from the law?

The second obstacle, the people, is a different thing. It is the one element of uncertainty in the game which we are all—willy nilly—playing. For one thing, the grand dukes have a way of losing their heads when they talk about the people. Either they misunderstand us, or they throw things at us, or they fail altogether to see that we are here. Melville E. Stone, the head of that enlightened body, the Associated Press, delivered an astonishing speech at a recent dinner. He said, in effect, that we are too much given, in this country, to attacking solid and respectable things, and that publishers are free to hire irresponsible and anonymous writers and let them loose against anybody, low or high. I have heard another man, a publisher of wide experience in this very field, say: "We all know perfectly well that we can hire any number of skilled writers who will say

anything we like if we will pay them enough."

What is all this agitation against the trusts and the railroads? What does it mean when the Federal Government indulges in a fruitless and somewhat undignified pursuit of James J. Hill? What does it mean when State after State threatens the railroads, the Beef Trust, or Standard Oil, or when President Roosevelt considers a special session of Congress for his railway rate bill? What does it mean when the entire country, even to a part of New York City, hums and buzzes with "anti-corporation" talk? What does it mean when monopolists say, as one said to me, "You would think, from the racket, that we are all brigands. Now, I don't feel like a brigand." We may fairly relate a great many apparently different things—the inspiring outbreak of Philadelphia against the Gas Ring, the widespread protests against the relation between politics and business, the surprising feeling against tainted money, and the exposures of the magazines. It has lately been evident that Mr. Roosevelt pretty well understands this great popular movement, and voices it. What is it, then? Is it mere agitation, stirred up by dishonest writers? Or, on the other hand, have the American people turned socialistic?

Yet the country is blazing with anger and determination. Let any complacent and conservative New Yorker travel about as I have done this year, keeping his ears open everywhere, on railway trains, in hotels and offices, on the streets, and wherever else men come together, in Chicago, St. Louis, Pittsburg, and all through the great heart of the country, where the Lincolns come from, and he will hear a steady murmur which will

either frighten or elate him. Perhaps he will be astonished to see that the murmurers are not "socialists" at all; he will find them good healthy Americans, who believe in private wealth and in the idea of competition. He will find them, rich and poor alike, Republicans and Democrats. If he be an observant New Yorker, traveling with an open mind, he will return home with the startled conviction that the American people mean business.

This unrest is, then, right in plain sight. It is bursting out through the crust of conventional ideas in a dozen States, as volcanic fires burst through the placid crust of the earth. The living magazines are trying to give it voice. Mr. Roosevelt feels it stirring in his breast. Lawson says he did it. Whatever it is, and however it has been brought about, it is unmistakably the great popular movement of our day. If it is not "socialism," what is it?

Something less than nine hundred years ago a man who had royal blood and a splendid audacity in his favor came over from France and whipped the English people into subjection. His point of view—he liked to be known as William the Conqueror—bore certain striking resemblances to the points of view of our Rockefeller the Subtle and Morgan the Wizard and Hill the Genial; he believed that the laws of God and man entitled him to hold anything of which he was strong enough and cunning enough to possess himself. The English people stood his ideas about so long, and then they forced a descendant of his, one John, to sign the great charter, and the pressure on his son, Henry III., established a Parliament and gave to the people the control of the country's finances—always the main thing.

So much for William and his tribe!

The English people would not stay conquered. A few hundred years later Elizabeth found it profitable to grant certain monopolies and special licenses to companies. These monopolies were petty affairs beside the great corporations of to-day; but the Anglo-Saxon has never taken to the monopoly idea, and, in the face of a great outcry, Elizabeth annulled the grants. The English people forced a powerful and capricious Queen to eat her words.

The curious thing is that the rulers of the Anglo-Saxon, whether royal or financial, have rarely been keen enough to recognize this peculiarity. Charles I. could not see it, and the people went so far as to cut off his head. A later kinsman of his failed to understand it, and they quietly, and with great self-control, banished him from throne and country. George III. forgot it, in dealing with certain colonies of his, and the colonies simply cut loose, set up for themselves, and decided to form a nation in which the real power should be vested in the whole people, and not at all in individuals.

Now that a very few individuals have been able to gather into their hands an extra-governmental power—particularly now that they propose to cap an amazing structure with the final control of all the means of transportation—they are a little late in the day if they expect to mislead the people beyond a certain outer limit of inertia and good nature. Talking solemnly about property rights will not help very much, because, when he is really aroused—when he is stirred to action by one of those curious moral impulses which now and then possess him—the Anglo-Saxon has never bothered to consider the rights of property.

Every step forward in the history of our race—the great charter, the Cromwell episode, the American Revolution, or the Emancipation Proclamation, to take mere typical instances—has been at the expense of “property.” And men who, in a superstitious age, will attack that most sacred theory, the divine right of kings, are hardly likely to worry, in a pinch, over the rights of corporations.

Accusing the people of “socialism” will not frighten them, because, taken by and large, they are not socialists, and they know it. The Anglo-Saxon likes to be led. He likes to point with pride to his rich neighbors. He likes to submit to a certain healthy authority. But he demands “a square deal.” He is likely to get excited when his king or his boss or his employer or his railway magnate goes too far; and, when he is excited, he has a remarkably effective method of getting his demands enforced—the thousand years just past have shown that—and all this whether you like it or not.

I have chosen E. H. Harriman to illustrate the railroad side, because he seems, on the whole, the most striking type of all the railroad magnates. His power is really autocratic. I have drawn the word “czar,” as applied to his personality, not from western farmers, but from his very Wall Street associates. At the moment of writing, Hill seems in the ascendancy, but no close observer of this thrilling fight can afford to ignore Harriman very long. He runs deep. His picture is never published in newspapers or magazines except for a rare and stealthy snap-shot taken on the street. He does not talk for publication. I recently made

an effort to talk with him and get his views on the subject of western railroad development. He refused unconditionally to see me.

This would be a trifling matter if it were not typical. Wall Street is where the spiders are—and spiders never buzz. Harriman is a good man—better than certain other millionaires because there is about him nothing of the Pharisee. His friends think of his quiet kindness. His business associates respect and admire him with something close to awe. He is deeply interested in boys’ clubs and in good roads. Some years ago he organized a scientific party, and took it to Alaska, for study on the ground. He is honest even about his railroading, because, as I have said, he sees only the wonderfully complete logic of the structure he is building. The people, with their laws and their Federal Government, seem to him vague, inconsiderable things. Therefore he is unable to see why any mere individual or any mere periodical should meddle in his private affairs—the railroads. He does not consider it worth while even to conciliate the people, for he can not see where the people come in. This control of the railroads is a mighty weapon. He proposes to swing it as he chooses—he, one man, Edward H. Harriman—and, if the blundering public wishes to keep safe, it would better get out of the way; though he will be very careful, and will try to swing economically and soundly. Least of all does he see that the blundering public has a weapon of its own, bigger than his, and that this public has a very heavy-handed way, now and then, of cutting free.

Harriman came into real prominence, in 1899, when he bought the

Alton Railroad for forty-odd millions, organized a railway company to lease the railroad company, sold thirty-three to thirty-five million dollars' worth of new bonds and preferred stock, and retained the absolute voting control at a total cost of about nine millions—or a majority of the voting stock at a cost of less than five millions. This was a very pretty manoeuvre, and it landed him in the governing chair of the Union Pacific.

Within a year or so after this he had acquired Southern Pacific and started after Northern. The panic of May, 1901, resulted, from which Harriman emerged with seventy-eight millions of the one hundred and fifty-five million dollars' worth of stock of the Northern Pacific—a clear majority. Hill and Morgan promptly organized the Northern Securities Company, which took over about all the stock of both Northern Pacific and Great Northern. Then came the crusade of the separate States and of the Federal Government against this monster holding company, and finally the Supreme Court decided that it must return the stock to the original holders.

At this point Morgan executed one of his most brilliant coups. Instead of returning the original stock to its owners, he made a pro rata division, giving each holder a fixed per cent. of both Northern Pacific and Great Northern shares. This reduced Harriman from the position of majority holder in Northern Pacific to that of a minority holder in the two railroad companies. He protested, and the case went up again to the Supreme Court. Harriman claimed that Northern Securities merely held the original stock in trust—Morgan, that that holding company had bought the

shares of the two roads outright, paying for them in shares of the holding company, and that it was therefore free to liquidate through distribution of its assets pro rata. Harriman wanted to get back the identical shares that he had put in. His lawyers claimed, among other things, that on the pro rata plan Hill and Morgan would control both roads and so defeat the purpose of the court in dissolving the merger. They overlooked the fact that, if their plan should be accepted, the Harriman control of Union and Northern Pacific would be much easier to prove than Hill's control of the two Northern lines could ever be. The court had really but a choice of evils, and it chose Hill, who at once ousted the entire Harriman group from the Northern Pacific directorate and elected some of his friends, among them his own son, in their places. Thus, after these two manipulators have played football with the northwestern lines, and the legal power of the Federal Government has exhausted its ammunition in "defeating" them, it appears, now that the dust of the conflict is clearing away, that all the Federal Government has been able to batter down has been the name of the "Northern Securities Company." The real result of the Government's action has been to restore Hill to his former undisputed control of two parallel and competing railroads.

Harriman undoubtedly lost ground in this skirmish. But it is well to remember that, before his defeat, he was supreme in three great lines from the Middle West to the Pacific, besides controlling strong holdings in such roads as Alton and Illinois Central and the Vanderbilt lines. After the defeat he is still seen in control of Union and Southern Pacific, and

he is still a strong minority force in Great Northern, Northern Pacific, and Santa Fe. It would be impossible to attack a single Pacific railroad without coming into contact with Harriman.

I can, perhaps, best sum up the two conflicting notions—the Wall Street idea and the Anglo-Saxon idea—by quoting two representative men. The Wall Street man put it in this way: “You are right about this widespread unrest among the people, but you forget how big the men are who manage the corporations. When they see that the people out there are getting excited”—this with an expressive gesture—“they draw in a little—just ease up a bit; and then they push out a little”—with another gesture—“over here. It’s elastic, you see—it yields to pressure; but, when the pressure is removed, it springs back. No, these men know what they are about—they will never press harder than the people will bear.”

The other man is a westerner and manager of a large industry—he might be called a small capitalist—but he has kept his eyes open to what is going on about him. “Those fellows,” he said, referring to the magnates, “are riding to their end. Just wait until some politician pops up who is really big enough to lead the people—there’ll be something doing, then. Take my word for it.”

Now what is it, exactly, that the great consolidators have in view? To fall again into quotation, let me repeat in part a talk I had last winter with a railroad official who makes his headquarters in Chicago.

“I expect to see the day,” observed this man, when dinner was over, “when all the railroads west of the Mississippi will be operated

under a single management. The chaotic way we do things now is ruinous. All they are waiting for is to see which management it will be. Just for an illustration, take the case of our limited train to the coast. We run it as an advertisement, to keep the road in the public eye. We haven’t the most direct route, and therefore we have really no business competing for through passenger traffic. Why, we gave Pullman carte blanche in building the train! It cost nearly a quarter of a million.”

“So much as that?”

“Yes. You see the train has to be duplicated eight or ten times for so long a run. Now, with all the systems under one management, only one line, the most direct, would run a through limited train. By saving the loss on all the other lines, they would be able to reduce the fare to California forty per cent. Each of the other lines would, in the same way, develop only the region for which it is the most convenient route. Can’t you see what a saving that would mean?”

“Yes,” I replied, “but you are proposing to give to a single individual, or group of individuals, a tremendous, an incredible power. Do you think that the man exists, under God’s heaven, who could be trusted to wield it?”

“I think I know what you mean,” he said, slowly and thoughtfully; but, in attacking the present system of railroad management, you fellows forget one thing—you forget that it is this very system which has developed our country as no country was ever before developed. And, when you say that a man like—well—Mr. Hill has too much money and too much power, you forget, I think, that he has earned it—every bit of

it. He has built up the entire Northwest. What if he is a boss up there! —hasn't he a right to run that section?"

James H. Eckels said much the same thing, in an after-dinner speech, a few months ago. The people forget, he said, how much the railroads have done for them.

Now, really, do the people forget? Have they neglected to reward these great captains for their splendid efforts? Such a question as this may be considered only in the light of our treatment of all the great captains who have contributed to our development. There have been a good many of them since George Washington. How have we recompensed them?

Let us begin with Washington himself. It is hardly necessary now to enumerate his services to this nation; I think it will be admitted that he did a great deal. The impression is strong in my mind that Washington himself, and his friends and descendants, felt that he was liberally rewarded with a few years of the Presidency and an abiding sense of duty done. The idea of making a king of him and giving him the ownership of the thirteen States made little headway, and soon died; for, to the simple souls of that day, it was something to contribute to the birth and growth of a nation. Merely to serve one's country was worth living for. Mr. Harriman and Mr. Hill and Mr. Gould are giving their time to the development of the West, and they and their friends and followers feel that the only due recompense we can make them is to give them the control of this West. Doubtless the time of such men as these is of the greatest value. But men can give even more than their time. There was Lincoln, for example, who gave his

life. He directed affairs which were really as large, in their primitive way, as the affairs of the Union Pacific Railroad. U. S. Grant, too, gave some very valuable time to his country, and by way of recompense this Wall Street we have been speaking of got his small savings away from him and looked on apathetically while he wrote, propped up on his death-bed, the memoirs which were to provide for his family.

It can not be that these gentlemen seriously urge their claims to the right to pocket the Louisiana Purchase and the Coast States on the ground of services rendered, because the nation really expects certain services of its citizens. It was as a matter of right that our country demanded the lives of a million men in the Civil War. It was as a matter of right that she sent Farragut into Mobile Bay. Even the old hereditary notion lay dormant until it was revived in the Vanderbilt and Astor and Gould and Rockefeller and Hyde families. Why, then, should not Hill and Gould and Harriman, since their talents lie that way, do something to develop the Far West? Other men have done more, and done it for nothing. But the nation needs such men, precisely as it needs its Lewises and Clarks, its Custers and Shermans, its Whitneys and Edisons, or its Hawthornes and Emersons.

I have set down this opinion with full and humorous appreciation of how vaguely absurd it must sound to Edward H. Harriman and George J. Gould, for here we have the point of divergence between the Wall Street idea and the Anglo-Saxon idea. Wall Street can not see sentiment and moral conviction until they come to be reflected, in some roundabout way,

in the price of stocks, and it loses sight of them when they cease to influence the price of stocks. Wall Street has little sense of humor. It will advance, as a justification of its magnates, their wonderful courage, never observing that, in the same breath, it is justifying the burglar and the gambler and the prize-fighter. What Wall Street can not see, from the summit of its very high and very logical structure, is that it is precisely sentiment and moral conviction on which Anglo-Saxon civilization is

based, and that the Wall Street idea, ever since the days of the Jews, who first formulated it, has lost in every direct conflict with this immensely bigger and more practical idea. The Empire of Dollars is not altogether a noble spectacle. We are not thrilled at the mere thought of those Venice bankers who "financed" the Crusades. We do not like to think of those Wall Street manipulators who tried to corner the gold supply during our Civil War, when the nation needed gold.

Two Happy Factories in England.

BY MARCUS WOODWARD, IN PEARSON'S.

Workers in the factories of Cadbury & Co. at Bournville and Lever Bros. at Port Sunlight, labor under ideal conditions. To read of all the advantages they possess in the way of bright, clean homes, pleasant workrooms and congenial surroundings, one feels that the millenium may really be a possibility some time.

Bournville.

IF you take the slightest interest in the social questions of the day, if you have ever been concerned with the housing problem, if you have ever read with harrowed feelings of the white slaves of England, or have been inspired by the hopeful idea of garden cities, then you would find it absorbingly interesting to make the same short tour that I have lately undertaken, and now set out to describe.

You leave London in one of those trains from Euston that run so smoothly that a glass of water may safely be set on the dining-table filled to the brim, and come after a swift run through happy England to Birmingham. Changing trains, you travel thence for five miles to one of the beautiful valleys of Worcester, that through which flows the pretty River Bourn; and here, where white

stones on a green lawn beside the station trace the words "Cadbury" and "Bournville," the first stage of the journey ends.

From the platform, gay with flowers, your eyes wander delightedly over a wide, wooded, pastoral valley, with three chimneys in the foreground to mark the site of Cadbury's great cocoa and chocolate factory. From the station you step directly into the finest model village in the world.

When Mr. George Cadbury was a young man, as a worker in the Birmingham Sunday schools he came into close touch with poor people; and, impressed by the wretchedness of the working-man's home, he made a vow that, if ever riches came to him, he would do something to brighten alike the workman's home and life. Later, as an employer of thousands of work-people, when he

came to know the life-histories of hundreds of men and women, he was deeply stirred by the thought that so many lived under conditions that were scandalous to civilization—housed in filthy, evil-smelling lanes, deprived of fresh air and sunshine, strangers to grass and flowers and trees, but familiar from childhood with vice. He determined to attempt to solve the housing problem by building a model village at Bournville—a village where there should be no crowding of cottages on the land, or of people in the cottages, where each house should have a big garden, where roads should be wide and tree-bordered, and where at least one-tenth of the land, in addition to roads and gardens, should be reserved for parks and playgrounds. So Bournville was founded, and in one year two hundred houses were built.

Bournville is now an object lesson to the world. A more delightful, a more perfect, village could not be imagined. It is picturesque to a degree—airy, spacious, tree-covered, flower-bedecked. The cottages—most of them semi-detached, or built in blocks of four—are one and all artistic in design. Some have two sitting-rooms and three bedrooms, others one large living-room and three bedrooms, with all conveniences in the way of sculleries, tanks to catch rain-water, gas, water, and sewers, the rents ranging from 5s. 6d. a week, rates included, to 12s a week. Forty per cent. of the householders work at the factory, the others in Birmingham.

To each house is attached something like 600 square yards of garden, so that enough vegetables may be grown to supply a family of six. Then each garden has its fruit orch-

ard, containing apple, pear, and plum trees, and currants and gooseberries—the taller trees screening one garden from the next. In a few years, when the young trees of to-day have grown big, the garden village will become a village in a forest. The tenants cultivate their own gardens, taking the greatest interest therein. Two professional gardeners and a large staff of assistants are always ready to give help and advice, while seeds, bulbs, and trees are to be bought at low wholesale prices.

As one wanders through the village, every now and again a fine open space is encountered in a quiet corner, with a tree-sheltered lawn, seats, shelters, and swings. These are children's playgrounds, where the little ones may play to their hearts' content, without disturbing their elders or the peace of the streets. That is no idle phrase—the peace of the streets—for they are more like pretty country lanes. Each one is 42 ft. wide, bordered by trees, and named after trees—Elm Road or Sycamore Avenue.

Five years ago the estate and village were handed over to trustees as a gift to the nation, the revenue to be employed in developing the estate, and then in founding other model industrial villages around Birmingham and large towns. The gift is valued at about £200,000, and its revenue amounts to some £6,000. The scheme is one that contains the principle of continual growth. It is calculated that in 150 years the revenue from the estates will amount to at least £1,000,000. In Bournville there are now 586 houses, all told, inhabited by a population of over 2,800.

A happy community indeed is Bournville. The rural surroundings, the contact with Nature, the attrac-

tive houses and gardens, the absence of the monotony of unbroken terraces, the absence of incentives to drink and vice, all have an influence, especially on the young generation, that is far beyond reckoning.

The factory itself is set amid beautiful gardens, as are the cottages in the village. Flowers blaze in summer from the borders lining the roads between the low blocks of buildings, rockeries are covered with Alpine plants, the office windows look out on to trim little lawns, and creepers climb every wall. The employees are encouraged to cycle to their work: and, when they arrive, three bicycle houses await their machines, with boys in charge.

Inside, in the work-rooms, the work is planned as though the comfort and happiness of the employees were the one thing sought—as though the factory existed just to give 4,000 hands a pleasant eight hours' occupation, so that they might appreciate the more their happy homes. High, light, and airy are the rooms; cool in summer, warm in winter, fresh at all times. Is any dust made in the process of cocoa-making, do any fumes rise from glue-pots?—dust and odors are sucked away up special pipes. Does the snow lie on the ground, are boots wet?—special provision is made for drying foot-wear, and snow-boots are provided. Clothes are changed on arrival at the factory for neat white uniforms, supplied free in the first place by the company.

Drinking fountains are installed in each room, also telephones—120 telephones connecting department to department. Plants are distributed everywhere, to make the work-rooms cheerful and home-like. In each room, too, are members of the ambu-

lance brigade, with ambulance boxes under their charge, while the services of three nurses, a doctor, and a dentist are given freely to employees. If anyone feels tired or faint in the course of the day, is oppressed by a headache, or feels sick from a bilious attack, retiring rooms, with beds and easy chairs, invite them to rest awhile.

When the lunch hour comes, 2,000 girls may find seats in a spacious dining-room of their own, where they may procure a cup of tea, coffee, cocoa, or a glass of milk for a half-penny, a basin of soup with bread for a penny; or a plate of meat, with vegetables, and a sweet, for fourpence; or, if they prefer, they may partake of food cooked for them, but brought from their own homes. The men have a separate dining-hall, with as liberal catering, while the foremen and fore-women retire to lunch in their own rooms, comfortably furnished.

Recreation is as much a feature of the factory life as work. Once a year for a fortnight the works are closed, and a universal holiday is taken, though wages are paid as usual to day workers, while Saturday afternoon is always a holiday. The women's part of the grounds is arranged for tennis courts, net-ball games, croquet, and other pastimes. There is a magnificent swimming bath, where swimming is taught and encouraged, and a gymnasium where classes are held in physical training, which are compulsory for all boys and girls under sixteen.

The men have a superb cricket ground, so large that four matches may be played at once. Here professional cricketers are in charge. Overlooking the ground is a handsome pavilion, fitted as a gymnasium,

the finest in all the Midlands. The workmen may fish in a beautiful pool, swim in open-air baths, play tennis, bowls, or football, while associated with the outdoor sports are walking clubs and harriers.

In the summer bands play in the grounds and parks, and in the winter choral societies give concerts in halls. Thoughtful minds are catered for by libraries, classes, and clubs and institutes of every known kind, from the sewing and cooking classes for the girls to the reading and chess-rooms in the youths' club house. Schools that cost £20,000 are provided for the children of the workers, and of others living in the village.

And so on, without end. Nothing is omitted that could be done for the comfort and welfare of the workers; everything that is done is perfectly done. I have made no mention of a hundred schemes that deserve a page a-piece, such as, the impressive little service held thrice weekly in the factory; the village inn and shops; the institute where the boys are taught to carpenter and to make shoes; the sick clubs; the saving funds; the interesting group of cottages nearest the factory, where the fire-brigade is housed, with telephones at their bed-sides: The Bournville Works Magazine: or the almshouses, a quadrangle of exquisite cottages, oak-fitted and oak-furnished, where sixty old people rest from their labors, breathing an atmosphere of peace.

But time presses, and we have to go far afield to finish our little tour in search of the social millenium.

Port Sunlight.

In the year 1885, Mr. W. H. Lever, a grocer of Bolton, was seized by the idea of soap-making. It was a whim that took his fancy; and to carry it

out he bought a tumble-down factory, and began to produce Sunlight Soap. In two years the soap was coining a fortune, and enlarged works were necessary. Mr. Lever decided to found a model village and factory.

He bought a property hard by Birkenhead, on the banks of the Mersey, a somewhat unpromising bit of land, largely consisting of marsh. The marsh was drained, leaving dales with green slopes and a good waterway for the steamers to come to the factory's docks from Liverpool. Here Port Sunlight came into being, with a model village covering 140 acres, and an ideal factory covering 81 acres. To-day the population of the village is 3,000—all being employees, or children of the employees, of the firm of Messrs. Lever Brothers. To-day more than 3,400 employees find work at the factory, while upwards of 15,000 people are dependent on the firm for a living. Seventy distinct trades are represented in the soap works. Six hundred houses, model and ideal, have been erected in the village, and four miles of tree-lined roadways have been laid out, widening at each junction into open spaces.

From all corners of the world, at all times and seasons, visitors, to the number of 60,000 every year, flock to inspect these model works and these model homes. Special gangways run through the works whence the visitors can watch every operation of soap-making. A staff of guides conducts parties five times a day.

The visitors study first the raw materials used in the manufacture of soap—tallow from Australia and America, cotton-seed from Egypt, copra oil extracted from coconuts gathered by natives in the South Sea Islands. Then they watch the pro-

cess of soap-making and packing. The fire brigade and the ambulance corps come in for particular interest. The suggestion bureaux are noted in each department, where, as at Bournville, suggestions for improving the welfare of the workers are received, to be considered by a committee, and awarded cash prizes if good ideas.

The systems of pensions in force, provided by contributions from the firm, insures that deserving workmen shall have a comfortable old age. Every employee, retiring after fifteen years' services, receives at a certain age a yearly allowance. A workman whose wage, for instance, was 38s. a week, retiring at sixty-five, after thirty years' service, would be entitled to a pension of £50 a year. Liberal provisions are made for those who retire from ill health or injury, and for the widows and children of trusted servants.

After looking over the factory, the visitors wander over the village, with its wide, tree-lined streets, and its groups of model cottages in the Early English style of architecture, no two groups being alike. A score of professional gardeners tend all the front gardens with their trim squares of lawns, 20 ft. or 30 ft. wide; while at the backs of the houses are large allotment gardens, where each tenant cultivates fruit and vegetables.

The numberless societies, institutes, clubs and schemes, each having its building, are inspected; the schools for 1,300 children; the handsome Congregational church; the village theatre. The firm believes that the education of its workers is a paying investment. Among the excursions organized this summer, two thousand Sunlighters were taken for a free trip to Belgium, to improve their minds at the Liege Exhibition.

I have passed swiftly over all these things in order to come the more quickly to the great idea, of which they are but the tangible outcome. The idea that brought Port Sunlight into being is the most interesting thing to be discovered there to-day. It is Mr. W. H. Lever's idea of prosperity-sharing—an idea that is likely to do more than anything else to bring about the golden age for the working-classes.

That there is all the difference in the world between profit-sharing and prosperity-sharing, and that there is no philanthropy about prosperity-sharing, are points that Mr. Lever is particularly anxious to have strongly brought out. Nothing makes him more angry than to be called a philanthropist.

"It would be absolutely incorrect," declares the founder of Port Sunlight, "to compare me with a philanthropist. Philanthropy is only another name for charity, and charity can only mean pauperism. The question of cheap housing has nothing to do with charity or pauperism. There is so much misery that charity will always be impotent to remove it. The only means of remedying social evils is to conduct our own affairs wisely for the greater benefit of all. It is less our task to help the unfortunate than to prevent misfortune. There is no philanthropy at Port Sunlight, for there is no room for such a thing in business.

"The relations between employers and employes must be of a strictly business character; both master and workman must most loyally carry out their mutual agreement. Based upon this principle, I reason that if the directors feel the need, after a day's work, to find a comfortable and attractive home awaiting them, the

same need must exist for their co-workers. It appears to me that those who have contributed towards the prosperity of our business have the same right as we to live a pleasant life amid pleasant surroundings.

"I can look any of my workmen in the face, and tell him, man to man: 'We never patronized you; we never intended doing so, and we never shall attempt to thrust our patronage upon you.' And any of my workmen can look me in the face and say: 'I never received any pay from you that was not due to me for my services, and that is all I want.'"

"And if there is anyone who believes that a fellowman cannot be helped unless he be placed under the influence of patronage or philanthropy he is grievously wrong. The strongest bond that can unite the different parties engaged in the same work is, indeed, the common interest which they all take in the common enterprise."

How does this idea work out in practice?

The capital sunk in the village represents a sum of £350,000, which represents an annual interest at 5 per cent. of £17,500. This £17,500 is given by the firm to the village—not in cash, but in prosperity.

"I estimate," to quote Mr. Lever's explanation, "that 2,200 workmen and girls reside in the village. In dividing £17,500 by 2,200 the result will be about £8. If I were to follow the usual mode of profit-sharing, I would send my workmen and work-girls to the cash office at the end of the year, and say to them: 'You are going to receive £8 each; you have earned this money; it belongs to you. Take it and make whatever use you like of it. Spend it in the public-

house; have a good spree at Christmas; do as you like with the money.'"

"Instead of that I tell them: '£8 is an amount which is soon spent, and it will not do you much good if you send it down your throats in the form of whiskey, bags of sweets, or fat geese for Christmas. On the other hand, if you leave this money with me, I shall use it to provide for you everything that makes life pleasant, nice houses, comfortable homes, and healthy recreation. Besides, I am disposed to allow profit-sharing under no other than that form.'"

The £8 bonus put to the credit of the workers every year represents the difference between the nominal rent charged for their houses — only enough to cover up-keep and repairs — and the houses' real rent value.

So it is that at Port Sunlight there is more to be discovered than pretty Elizabethan houses for the workers, with bathrooms and gardens, more than a model village and a model factory, and social institutions of every known kind under the sun. "We have aimed at producing," in Mr. Lever's words, "good fellows and good men." And they have, been produced, in hundreds and thousands — the outcome of an idea.

The Contrast.

Returning from Liverpool to London, as mile after mile of sweet pastoral England slips behind, one cannot help thinking of the reverse side of the picture. Indeed, it is a terrible thought that these happy garden cities of industry are so few and far between. One thinks of those many sordid factories in the slums of cities, where never a breath of fresh pure air enters the grimy workshops, where the toilers, pale and cheerless, suggest rather down-trod-

den slaves, or criminals in a prison labor colony, than free-born citizens.

One conjures pictures of workers at dangerous trades—potters, toiling under the shadow of lead-poisoning, and breathing an irritant dust that raises their mortality from bronchitis to four times as high as that of occupied workers in the aggregate; cutlers, working only to die in their prime from the inhalation of metallic particles; glass-makers, working in extremes of temperature; workers in deadly chemical industries, dyers and bleachers; workers in laundries, in match factories, in cheerless cotton mills, where the wheels and spindles set the pace, and the human being, made in the image of God, is transformed into a mere machine.

True, they work of their own free will. They know well they are staking their lives against their wages, and they know that the game is a losing one. But are we to have no compassion for them on this account?

True, there is the Factory Act. It is full of wise regulations. Examine the abstract of one—that, for instance, which applies to non-textile factories, a copy of which “must be kept constantly fixed in the factory, where it can be easily read,” so that the workpeople may know how many of them the Government allows to work in each room, the periods of employment allowed, the times for meals allowed. The first regulations apply to sanitation.

“The factory must be kept in a cleanly state and free from effluvia.” The factory must be lime-washed at intervals. The factory must not be overcrowded—250 cubic feet of space must be allowed for each person. In every room must be sufficient means of ventilation. Floors must be drained. Washing conven-

iences must be provided, where lead, arsenic, or other poisonous substances are used. Suitable sanitary conveniences must be provided.

Then comes regulations headed “Safety.” Dangerous machinery must be fenced; provision must be made for fire escape.

Then follow elaborate regulations for the hours of employment and meal hours, for enforcing holidays on Christmas Day, Good Friday and four bank holidays, or on days in substitution. Finally, come notes about outworkers and pieceworkers, notices, registers, and returns; exceptions to the regulations; the system of inspection; definitions; and a note as to the Truck Acts, requiring that wages shall be paid in money, and regulating fines.

It is all very excellent. And the factory inspectors are a splendid set of men, alive to their heavy responsibilities, and keen to bring down penalties on anyone who oversteps the law by a hair’s-breadth.

But everybody knows that these regulations insist only on the minimum amount of care for employes that common decency dictates. Everybody knows that this minimum amount of care is daily evaded.

The little something that the Factory Acts do for the welfare of working people amounts to nothing in face of what must be done if ever the rising sun of reform that shines at Bournville and Port Sunlight is to brighten all the land. Here and there in this country one might find other examples of employers who are doing welfare work for their employes—outside as well as inside, their factories—but they are few and far between. In America, too, here and there is an ideal factory. The finest of them all, I may mention in passing, is that of the National Cash Register

Co., where labor and capital work together for the benefit of each other. The heads of the "Welfare Leagues," to which most of the 3,800 employees belong, do everything possible to secure healthful working conditions, pleasant surroundings, and educational opportunities for mind and body. As President Patterson has said again and again, when speaking of the welfare work carried on in his ideal

community, housed as it is in one of the finest groups of factory buildings in the world: "It pays."

The happy factory undoubtedly pays. It blesses him that gives and him that receives. Of this you would be more than convinced if you were to make the little trip I recommend to Birmingham and to Liverpool, to the English model garden cities of industry.

Saving, the Key to Success.

BY G. R. LARKE, IN WORKER'S MAGAZINE.

Men who have been successful invariably have some theory about the way to succeed, but all unite in the opinion that to save is the first essential. This idea is variously expressed by different men. Carnegie says the sure mark of the coming millionaire is that his income always exceeds his expenditure.

ONE day a young man in Braddock asked an old friend for advice in investing his money. He was only getting \$6 a week.

"Why, you haven't any money, have you?" asked the friend.

"I have nearly \$100," answered the young man.

"But how did you save it? You only got \$3.50 a week at the grocery and you only get \$6 now."

"How would I spend it?" was the answer. "A few books and so much every Sunday at church. What else would I do with it?"

The young man was Schwab, the steel king, and at that time he didn't understand why his friend, after a burst of uncontrollable laughter, said: "Boy, you're all right; you've got a future."

Except that in most cases they began earlier even than Schwab, an incident similar to this can be recalled of all men who have grown rich. In the advice which they hand out to young men, saving is the constantly

recurring "must be" of success. At the same time there is an interesting diversity of view as to reasons and methods of doing it.

For instance, one man of great experience lays down this principle: "A man of business ought not to be overcautious; he ought to take what seem good things in his trade pretty much as they come; he won't get any good by trying to see through a millstone. But he ought to put all his caution into his reserve fund; he may depend upon it he will be done somehow before long, and probably when he least thinks it. He ought to heap up a great fund in a shape in which he can use it against the day when he wants it."

It is to avoid the humiliating and demoralizing habit of being "broke" that Darius O. Mills warns men to save. "There is no one so helpless as a man who is 'broke,' no matter how capable he may be, and there is no habit so detrimental to his reputation among business men as that of

borrowing small sums of money. This cannot be too emphatically impressed upon young men.

"Only the wealthy and not many of them can afford to indulge in expensive habits. How much less then can the man with only a few dollars in his pocket. No one can acquire a fortune unless he makes a start, and the habit of thrift which he learns in saving his first hundred dollars is of inestimable value later on. It is not the money but the habit which counts."

In Mr. Mills' case the money, as well as the habit, turned out to be of incalculable benefit, and he began to save his first thousand dollars just in time. It was while he was still a boy at North Salem that he got a clerkship in a store at small wages. He kept it six years, and contributed to the support of his family out of it and at the same time got a little ahead. This enabled him to go to Buffalo, where he had heard of the chance of a better business opening, and soon after he was made cashier in the Merchants' Bank of Erie county. This was when he was 21, and his little fund of savings reached a thousand dollars soon after that.

It was then that the gold discoveries were made in California. He took advantage of them among the first, went there and opened a general store and established an eastern exchange with his little capital, and cleared \$40,000 the first year. This was the foundation of his great fortune which he later made by his gold bank and his investments in mines and other property.

Andrew Carnegie is never tired of emphasizing saving as a matter of credit.

"In what manner did you reach out to establish your present fortune?" he was asked.

"By saving my money," was the answer. "I put a little aside and it served me later in the way of credit."

"There is one sure mark of the coming millionaire," he says, "his income always exceeds his expenditures. He begins to save early, almost as soon as he begins to earn. No matter how little it may be possible to save, save that little. The little you have saved will prove the basis of an amount of credit utterly surprising to you. Capitalists trust the saving young man."

In his book on labor this capitalist declares that a small balance on the right side performs wonders. He recalls how once in the history of his own firm credit was kept high during a panic by using \$70,000 from a reserve fund that had been laid away and came in opportunely at the critical time. "Every single dollar," he says, "weighs a hundred fold when credit trembles in the balance."

This is a large application of the habit which Mr. Carnegie, acting upon his own precepts, began in the smallest of ways. J. Orton Kerbey worked side by side with him when the two were in their twenties. In speaking of him recently Mr. Kerbey said: "As I look back at those days I see more clearly than I did then the characteristics which have contributed to Mr. Carnegie's success.

"In the first place, Andy, as we called him, was a most economical lad. When he was a telegraph operator in the employ of the Pennsylvania Railroad, at Pittsburg, he lived with his mother and brother Tom in Alleghany, across the river. Street cars had just been installed, and the other boys all rode on them. Not so with Andy. Although his mother's house was two miles from his mill, nevertheless he walked the whole distance twice a day. One day I took him to

task for tiring himself all out by walking to and from his home, and also for not dressing more in style. In reply he said:

“‘I am trying to save up \$1,000. Besides, I have a mother to support.’” At that time Andy was earning something like \$40 a month.”

Rockefeller had earned and saved \$10,000 before he was 25 years old, and the few words of advice that he has ever seen fit to give to others have been about saving and the avoidance of debt. “When I began I did not buy anything I could not pay for, as some young men do now,” he says. “And I did not make any obligations I could not meet. One of the swiftest toboggan slides I know of for the young man just starting out in the world is to go into debt.”

Mr. Freese, Rockefeller's former teacher, visited him on the freight dock one day after he had left school and gone to work. The caller asked a question about a raft of hoop poles in the water which seemed to be in the young man's charge. He explained that he had purchased them from a Canadian who had piloted them across the river expecting to sell them. He had not succeeded, and he had been glad to accept a cash price from young Rockefeller, who offered him one under the market rates.

The young man explained also that he had saved a little money out of his wages. This was his first speculation, and how well he made good on it he confided to Mr. Freese afterwards when he related how he had rafted the purchase to a flour mill himself and sold them at a profit of \$50. Before he was 21 Rockefeller

formed a partnership with another young man named Hewitt and began a warehouse and produce business. This was the natural result of his freight clerkship on the docks. In less than the five years in which he was in this business he had amassed about \$10,000 besides earning a reputation for business capacity and honesty.

“The strongest incentive for a man to save,” says Leonore F. Loree, “is that it assures him peace of mind.”

This advice from the comparatively young railroad man will be more popular than that given long ago by Russell Sage, and yet it is clear that the millionaire had something of the same idea. “A man must save to succeed,” he said, “and he must succeed in something to be happy. Let every man lay down the rule that he will invariably spend less than he makes. Then he is safe. No man can be happy in this life for any length of time if he does not live up to this principle, no matter how dazzlingly he starts out or what his prospects are. If he deviates from this rule he will sooner or later come to grief. That man faces acute misery who is no better off at 40 than he was at 20. It is a simple process, and for its non-observance there can be no excuse. Let a man or boy live so that he always has something to lay by, and he is certain in the end to have a competence to protect him against all unnecessary worries.”

Sage got his own first \$1,000 together by means of small savings, and he believes that 25 cents should be saved—and more if possible—out of every dollar.

What is Credit?

(INVESTOR'S REVIEW.)

Credit stands for far more in the affairs of the world than the mere common acceptance of the term would indicate. Even money or cash, which is supposedly the opposite of credit, is in fact a credit itself. Of the general subject of credit, this article treats exhaustively.

YOU have fallen into the habit of using the phrase credit jobber," people say to us; "what do you mean by it? Is it not money that the people so designated deal in?" It is and it is not. In the money markets of the world as now constituted the old-fashioned language does not fully express the nature of the commodity dealt in by bankers, bill brokers, and dealers in floating capital in general. These people deal in an abstraction which in current phrase is called money, but whose real nature is extremely composite and difficult to define off-hand. We can all understand the simpler development of credit-giving, of making advances of money capital for a definite object. The cultivator gets an advance to enable him to till his land, to plant it, and pay the wages of his laborers until the crops come to maturity. When he has sold his produce the account is balanced, assuming that the year has been an average one and the loan is paid off. So with the manufacturer, the merchant on a large scale, and the retailer. They all, by means of bills of exchange discounted, by credits opened in the books of their bankers, or other expedients calculated to facilitate their operations, get the use of means not yet earned on the understanding and in the hope that their manufacturing or trading will enable them to make good their engagements with profit to themselves. From this point of view credit is an anticipa-

tion of the as yet unreaped fruits of labor, and it is a most legitimate and valuable application of actually existing capital.

But we have travelled very far beyond these simpler methods of employing accumulated wealth, lent at agreed on rates of interest in order to facilitate the production and transfer of commodities from hand to hand. Modern credit embraces an almost endless variety of other forms of capital, as it may be called, and the "money" dealt in by brokers and jobbers on the great capital markets of the world, as has often been insisted upon in these columns, may be composed of sham capital to a much greater extent than real—of capital, i.e., which is itself credit, a force created very skilfully out of purely hypothetical ingredients. Money market operations are no longer the simple and safe actions of men working within their definite and ascertained capacity as measured by really accumulated wealth. It has become possible to create wealth out of nothing and gravely to treat such as substantial capital which can be lent, and whose efficiency as money appears to be just as complete and potent as actually accumulated wealth resulting from industry. All wealth may be said to be based upon labor, all stored or hoarded wealth the product of labors completed. Without human labor, assisted by tools or otherwise, there could be no realized wealth whatever; but the business of

the modern capitalist goes much further than the mere assistance of actual labor through lending the accumulations of past labor, than the lending implied in the description we have given of the simplest form of credit giving. Modern capitalists aim at securing for themselves as a narrow and exclusive class, through the manufacture and manipulation of fictitious wealth, the benefits arising from those aids to human labor brought into existence by the ingenuity of inventors, new discoveries of natural sources of wealth, such as minerals, every fresh conquest over Nature attained by human labor and ingenuity. To do this they create joint-stock companies with capitals based not upon a fair and reasonable estimate of the benefits to accrue from industry skilfully applied, but upon the imagined assets and the cupidities they excite, upon the fashions in gambling that may arise to permit the founders of the company to attract to themselves more than their fair share of the proceeds of the work done. Hence in all joint-stock companies now existing, or being brought into existence, we find the element called "good-will" sometimes large, even monstrous, as in the case of the Harmsworth amalgamation recently floated or the Watney Combe Reid Brewery, sometimes small; but whether large or small, this addition to the capital represented by genuine assets, buildings, tools, patents, special facilities of manufacture, ore in the ground, whatever they may be, represents the efforts of those who founded the company to lay hold of all possible benefits that might accrue from consolidation, better management, or other economies in working, or merely to absorb at once in a single coup the fruits of generations of future labor.

This kind of addition to the credit value of property, however, is treated by market and public alike as if it were genuine capital, representing a solid and durable property, and credit called money is continually put upon the market and utilized there often for the people's undoing based upon security of this description.

Another form of credit with which we are all too painfully familiar is that represented by national debts. These also have as their real security the products of human labor, and they are all in their degree a tax upon that labor. It looks a small matter to issue a loan for a government in need of money to be spent on wars, to be thrown away in building unwieldy fleets, or otherwise wasted, in the sense of being spent without chance of profit to the community on whom the burden is placed. Those who subscribe for a security of this description rarely or ever give a thought beyond whether it will be a market success or not, but each such debt involves the fortunes of the whole community made subject to it. It is a mortgage upon the earnings of the people, as we are beginning to find out from our experiences arising out of the South African war, as we should have found out long ago. The interest charges upon the debt created for this war are equivalent to about 2s. per week deducted from the wages of nearly a million of workers, or put in another way are equal to a charge of about £1 per annum upon the earnings of the entire body of workers, male, female, and juvenile, engaged in the 15 most important industries carried on within the United Kingdom. Pile a burden of this description too high, and the consequence is social disintegration, the accumulation of wealth in the hands of the

few, with augmenting sufferings for the multitude. But who is to say when the load is too onerous? We can but follow general indications. Note how much has been said of late about hungry children sent to school to be taught to read and write, while insufficiently fed, and sometimes still more inadequately clad. Note also the sham "unemployed" Bill, promoted by the Government that wasted £500,000,000 in South Africa. What are these out-crops of social distress but the indirect admission that the debt and other public burdens laid upon the people by authority, although without their direct consent, are proving destructive to the well-being of an increasing portion of them.

All forms of modern capitalization, however, no matter whether in the shape of fraudulently manufactured capital, representing the extortionate prices at which businesses are joint-stocked and sold to the investing classes, the multiplication of national debts, which are generally an unrelieved burden upon those who provide the public revenue, or the monstrous creations of those American trusts or South African mining combinations which dazzle the world and burden all markets with piles of dishonest rubbish, swelling often to mountain height, are equally useful as modern money, the money of the banker and loan jobber. No sooner is a new security created than a large proportion of it can be turned into money by the market. When the recent Japanese loan was issued some complacent bankers advanced the deposit money to their customers so that they might put in large applications. "A perfectly safe operation," they said, and it doubtless was so, but their advances made against nothing in being

were money as long as they remained uncanceled, and one great source of the low rates generally prevalent for loans in all money markets is to be found in just this facility for creating credit out of nothing in anticipation of nothing except the forgotten and the unmeasured capacity of the toiling human animal to carry the burden placed upon his back. Each new mortgage becomes "money" of the market in proportion as it is borrowed upon—pawned. It is for reasons like these that we prefer the phrase credit jobber or dealer in credit to money-lender. Money in the old sense, cash, is no longer in question, except in ways more and more remote from actualities in wealth. If you possess some shares dealt in on the market or otherwise, in some property, be it a mine or a mill, which has never yielded any revenue, and is never likely to yield any, but which, none the less, have a market price, no matter how fraudulently created, and can get a banker to advance upon these shares as security, the amount of that advance becomes "money" of the loan market, just as good as if it were sovereigns, good as long as the banker does not call his advance back, or stand compelled to acknowledge his loss. So with every decraption of marketable security; all may instantly, up to a certain percentage of the current market price, be turned into market money, and as long as bankers do not become bankrupt and cause a break in the smooth machinery of credit, there appears to be no end or limit to the amount of fancy or faith money of this kind which may be brought into existence. The more securities representing burdens upon human labor multiply, the larger becomes the supply of such money. It does not matter whether

the security is good or bad, whether it is honest or dishonest in origin, whether the paper upon which the banker gives credit to the customer is the flimsy creation of some all-devouring trust, some wild-cat mine, or a debt laid upon a nation which may or may not be able to bear the load. As long as it can be used for the purpose of procuring advances from bankers, it is valuable as the generator of market money—as good as gold.

But if this be the origin of so much of the money dealt in on all markets, what is the use of gold at all? Gold is necessary for the soothing of the popular imagination, and, as a last resource, should a credit disturbance arise disclosing in some degree the extent to which credit abuses have devoured wealth. In consequence of its uses in these directions, gold is valuable above everything else as a begetter of confidence in the public mind. A sub-consciousness exists in all markets that there may be unsoundness behind the fair show of perfect credit stability, and it soothes the mind to look upon a large stock of gold, or what looks a large stock. If this stock is being diminished, the uneasiness of the market mind is expressed in advancing rates for loans: if it is increasing absence of anxiety finds expression in reducing rates for advances. But the gold itself forms only one amongst the innumerable commodities upon which market money can be created. It is the last resort in all cases, but an increasing amount of the banking credit called money utilized upon all markets is founded upon paper securities. Every form of debt, public or private, may become money as well as every dishonest share creation of the company-monger.

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It is for reasons such as these that we speak of credit so constantly instead of using the word money, which seems to us misleading in existing circumstances, and it is well to bear in mind the true nature of most of this credit called money. It may have a substantial basis or it may have no basis at all. One thing, however, seems reasonably deducible from this brief and imperfect description of the nature of the elements composing the material in which modern money markets deal, and it is that market wealth thus brought into existence may be exhausting the community instead of enriching it. We have given the example of a national debt and what its increase implies to the workers. That is the most concrete and striking illustration the present age furnishes in all countries called civilized, but all forms of unreal capital, of capital represented by imagined assets, not by realities, are wealth draining. They tend to the impoverishment of the people in a variety of ways—by extracting interest from them on false pretences, by prompting the dissemination of ideas of wealth and habits of extravagance, by using up savings giving nothing in return. Every pound of railway capital, whether borrowed or a mere co-partnership share, is, if interests and dividends are paid upon it, a mortgage upon labor, but it may reward that labor in a variety of ways easily understood. But it is otherwise with the fancy capital of joint-stock undertakings which have been over-valued by those who brought them into existence. Thanks to the overburden of false capitalization due to trust concoctors and the never-resting energy of the company promoter, the market money itself produced by the free pawning with banks of all such

forms of capital, honest and dishonest, may be a drain upon a community's real and demonstrably fertile resources. It would take us too long to discuss this aspect of the subject at great length, especially as we should have to restate our theory regarding the transitory nature of all human improvements, the changing conditions of even the most solidly established industries or appliances and tools employed to lighten, supplement, or give conquering force to mere human labor. We do not believe that any undertaking should create capital to be laid as a permanent and everlasting load upon a community. Apart, however, from that far-reaching aspect of the subject, it is obvious that impoverishment, the crippling of a nation's resources at their very source, might have made devastating progress before any suspicion of it could arise in the money market. As

long as the securities used to generate money there continue unsuspected everything runs with perfect smoothness, money is abundant and cheap on the market, and a country might only wake up to discover that it had been eating up its real capital, anticipating the wealth of future generations, when the aerial structure collapsed. The cultivator anticipates his harvest by getting a loan from his banker, his lawyer, or other money-lender. The entire money market may be anticipating the wealth of generations yet unborn by its unreflecting trading in lavish capitalizations, its thoughtless elevation of market prices by the facilities it gives to the pawning of securities, good and bad, all utilized to create "money," in the language of the market, and only discover the havoc played with its own and the country's true wealth when too late.

The Great American Seed Industry.

BY GEORGE CALVERT, IN AMERICAN INVENTOR.

Remarkable in many ways has been the growth of the seed industry in America of late years. Much attention has been bestowed on it, with the result that the business has grown to enormous proportions.

WITH the harvest of the wheat crop, followed by the beginning of the harvest of the corn crop in the month of October among our Western States, the railroad companies have thrown up their hands in despair of being unable to furnish cars and facilities for carrying the immense seed production from the fields to elevators and storage warehouses. This condition will serve as a means for estimating the enormous proportions to which the productions of seeds and grains in the

United States has grown in the last few years.

In no line of business activity has greater progress been made than in the seed industry, and yet it is safe to say that there are few enterprises regarding which the general public knows so little, though, withal, it is a line of trade which directly affects the welfare of every individual. The business is divided into three branches—seed growing, seed testing and seed selling—and in these occupations thousands of persons are engaged.

From small beginnings in the later colonial period, the seed business has grown until to-day its value is measured by millions of dollars. The development of this important branch of American horticulture is not better illustrated than by the transformation which has taken place in the methods of marketing the seeds. In the early days the distribution of seeds was dependent solely upon the keepers of small shops—stores where a few boxes of seeds shared a corner with the stock of codfish on a shelf with calicoes and groceries. Now the headquarters of the seed industry are found in immense warehouses and office buildings and the distributing system covers every quarter of the globe.

So far as history records the first sale of seeds in this country was made at Newport, R.I., in 1763, by Nathaniel Bird, a book dealer, who imported a small quantity of onion seed from London. In New York City hemp and flax seed were advertised for sale as early as 1765, and garden seeds in 1776. However, Boston was the chief seed mart of the United States during the early days and there were at the Hub from half a dozen to a dozen dealers who handled seeds exclusively or in conjunction with other commodities. Prior to 1800 practically all the seeds sold in this country were imported from London.

With the dawn of the new century, however, the seed industry began to assume proportions to justify the raising of the seeds nearer home. From 1800 Philadelphia began to gain recognition as the centre of the American seed industry, and one of the pioneers in the trade was Bernard McMahon, "seedsman and au-

thor," who became well known not only in the Quaker City, but also throughout the country. During the next quarter of a century seed establishments sprang into existence in Baltimore, Charleston, S.C., and other cities, and a feature of the trade at that time was a considerable demand for Shakers' seeds. These seeds were not only sold by the regular seed houses, but were also peddled about the country in the Shakers' wagons.

The advent of the railroad, opening up vast new agricultural areas, was, however, the beginning of the present vast proportions of the American seed industry. Thirty years ago, 100 letters a day was considered a successful and very large business. To-day some of the large concerns receive over 6,000 letters a day during the busy season. Firms that twenty years ago employed only one or two clerks now employ 100 or more during the winter months. Throughout the west also the seed trade has flourished wonderfully, and a single warehouse of one western firm now has between seven and eight acres of floor space.

The present amazing proportions of the trade in garden seeds are the result of a development which commenced in 1784, when David Landreth established a small seed farm near Philadelphia. At first only a few acres were cultivated and they were occupied chiefly by the nursery, but as the business grew, more land was added until in 1860 some 600 acres were under cultivation near Philadelphia alone. The beginning of the Civil War found the country still largely dependent, nevertheless, upon imported seeds, but between 1860 and 1870 as many seed farms were established as during the third of a century before the war.

How Great Business Men Keep Well.

(THE WORLD MAGAZINE.)

Amid the strenuous conditions which prevail to-day in the business world, the great captains of industry find their only safety in an increased leisure and the pursuit of healthful pastimes. The greater the business and the greater the wear and tear of the responsibility, the greater the need for an enforced leisure. That is why millionaire business men pay their thousands and thousands of dollars for outdoor recreation.

WHAT means do rich business men take to preserve their health? They have a system to which, almost without exception, they each and all conform. This system is founded on one remedy. One New York man pursues it at the cost of \$500,000 a year; another, equally devoted to it, has it without cost. These two men are about equally rich and powerful.

It is enlightening to all the world to know this system, so costly and so cheap and so efficacious for these great men of affairs are healthy men. They are marvels of success in finance and in health.

To triumph in the strenuous life requires more than genius and wealth. It means endurance and force. Health is the great business man's greatest asset. A Rockefeller ailing in the height of his daring career would give a million dollars "for a new stomach." Schwab to recover from the impairment of his giant strength spends in two years a fortune that would buy the town in which he was born.

One millionaire in New York employs a physician at \$10,000 a year to attend him—because he did not follow the system. Another, during a painful illness two years ago, contracted with a doctor to serve him exclusively for five years. Lately, conforming to the system by this

same doctor's advice and the example of his associates, he paid the doctor a large lump sum to end the contract.

But the physicians testify that the millionaire men of affairs are poor customers of theirs. Their system of health-keeping is not medical.

Fresh air and a change of scene, developed to a science and a system, is the New York multi-millionaire's panacea for all his ills.

"Go around and have a good time," said Schwab. The great remedy that has been discovered and adopted by these men is the open-air life. This is the aim of the "going around," and the "good time" is to make it palatable. The temperamental quality of the individual decides its cost—whether it amounts to a fortune a year or is itself an economy of a city man's expenditure.

That Russell Sage, in his ninetieth year, is still active is due to his systematic care for his health. His exercise and fresh air he got in walking to and from his office daily. James Stillman, president of the largest bank in New York, has made it a rule to walk several miles daily—often to and from Wall Street and his home in Seventy-second Street.

As the stress of the strenuous life has increased in recent years those at the top—the great captains of

finance and industry—have changed their routine of life to endure the pressure. They have cultivated:

1. Increased leisure.
2. Outdoor recreation.
3. Some special fad.
4. Divided responsibility.

As to the first of these the office hours of most of great men of affairs do not exceed four hours daily; in many cases only two. Those who have more take frequent and long vacations.

As to the second and third, there are few of the working millionaires of this city who are not addicted to one or more special forms of outdoor recreation, to which he devotes more hours than to his indoor business tasks.

Divided responsibility has become a necessity in the enormous proportions and detail of the great enterprises. The corporation relieves the individual; but, more than that, by dividing his interests among many corporations he has less care than if his wealth were involved in one great enterprise, and he the source of prime responsibility for that one.

August Belmont is a type of the multi-millionaire man of affairs who follows out this system. Mr. Belmont is one of the hardest working capitalists of New York, and also one of the chief of those who pursue a programme of "going around and having a good time."

Mr. Belmont is the president of a field club at Garnet, S.C. One of his sons is vice-president of the club, another treasurer, the third secretary. These constitute the entire membership.

The club owns at Garnet several hundred acres of land, on which there is good hunting and fishing. Mr. Belmont visits this place two or

three times a year, where he hunts, fishes or rides on horseback. He spends a part of each winter in Florida. At Babylon, L.I., he has a place for the breeding of horses and dogs, and a country place at Hempstead, which he visits frequently. There the automobile, his ponies and polo and the driving of fast horses interest him and keep him in the open air. In summer he spends some time on his swift yacht, the *Pintah*. His interest in horse racing and the breeding of fine horses takes him to Lexington, Ky., and elsewhere beyond the limits of his own racecourse and others near this city.

Yet Mr. Belmont neglects no feature of his vast business affairs, whether it be in his great banking institution or as President of the Interborough Company, controlling the subway and elevated railroads of this city, or in any other of the score or more of corporations in which he is interested. Wearied with months of work in his city office, his yacht or private car or automobile is ready on the instant to bear him away to diverting scenes and the out-door life.

John D. Rockefeller, sr., after a fortune was spent on doctors and medicines, found the health he had despaired regaining on the golf links at Lakewood and his summer home in Westchester County. In his sixty-seventh year, he, to-day, devotes more time to the out-of-door life than to his business affairs.

J. Pierpont Morgan misses no chance for the open-air life, and lives it systematically. His great engine of a body has never broken down, but, it may also be said, he has never given it a chance. The automobile, a trip to Europe once or twice a year, the summer spent on his yacht, places him in line with the system of

health preservation. From June to October Mr. Morgan practically lives on the *Corsair*, which cruising in nearby waters brings him to the city often daily.

What the strain of modern business life can do to the strongest constitution not properly safeguarded is shown by the case of Charles M. Schwab, a man of enormous physical strength and vigor. Under this strain Mr. Schwab, three years ago, when he was President of the Steel Trust, awoke to the realization that his magnificent health was failing. Then began the efforts for its restoration, which have continued until today, when now he is one who sings to the dyspeptic young Rockefeller the praises of the system that has saved his life.

Much more than half of Mr. Schwab's time for the last three years has been spent in outdoor recreation—yachting and automobiling chiefly.

After his health collapsed, Mr. Schwab went to Europe in the fall of 1902. At Paris, in February, 1903, Sir William Richard Gowers, an eminent specialist on nervous diseases, and Prof. Erb, of Vienna, were summoned to advise him. Then he spent some weeks cruising in the Mediterranean in his yacht, the *Margarita*. Returning to this country, he explored the New Jersey roads on a 70-horse power automobile, and lived for ten hours a day continuously in the open air. In February and March, 1904, he spent three weeks automobiling in Southern France. On April 8, 1904, he went to the Pacific Coast in a special train to inspect mining property, but more for a month's outing. In June he went again to Europe, for twenty days, and when he returned he brought

with him two huge automobiles. On his last trip abroad—from March 1 to May 20 of this year—Mr. Schwab rode in a 140-horse power automobile from Paris to Monte Carlo, among other long motoring trips.

But this pleasuring was not to the neglect of business, for Mr. Schwab's tour took him to St. Petersburg, where the Steel King and the Emperor of Russia agreed on some work for the former in rebuilding his badly wrecked navy.

Henry H. Rogers, the executive head of the Standard Oil Company, is a devoted yachtsman. His steam yacht, the *Kanawha*, won the Lysistrata (Bennett) Cup in 1903 and 1904. He has taken many long cruises on this famous boat. Only since his breakdown in health, after an attack of appendicitis, has Mr. Rogers employed a physician.

Charles R. Flint, whose varied activities in the last decade extend from fitting out a fleet of warships for Brazil to organizing many American manufacturing corporations and buying street railways and steamship lines, finds his recreation in yachting and driving. He owns the speedy yacht *Arrow*. He believes in the strength-giving power of the outdoor life.

John W. Gates, the copper magnate, takes all the open-air life he can get. He hunts and fishes and yachts and autos. With his son, Charles G. Gates, who has the only sidewheel yacht in existence, the *Clermont*, he attends the races, going by the little steamer to the Brooklyn Yacht Club landing, where his auto meets them.

Alexander E. Orr, Chairman of the Rapid Transit Commission, has preserved his vigorous health by spend-

ing his summers in the open air. One of his favorite pastimes has been fishing at Gardiner's Island for sea bass, going there at daybreak in his steam launch from Montauk Point. A part of this summer he will spend in a European outing.

James B. Dill, the wealthy corporation lawyer, is a great horseback rider and automobilist. Trout fishing at the Rangeley Lakes in Maine has also contributed to his programme of outdoor life.

William K. Vanderbilt, sr., takes to fast horses and yachting. James R. Keene is another devotee of fast horses. John Jacob Astor is a votary of the automobile. William Rockefeller hunts and fishes. George Gould plays polo. Henry Clews is a walker and drives much. J. Edward Simmons walks, rides, drives and plays golf.

Many of the New York millionaire business men spend money freely to make it convenient for them always to secure their favored form of recreation and relaxation. To their yachts, automobiles and horses they add private railway cars of luxurious comfort.

It is not a far shot to rank these cars with the millionaire's health system machinery, for they take that place even when used in business trips. At Palm Beach, Fla., a few months ago, the private cars lining up in the railway yards often numbered a score or more, including the magnificent coaches of August Belmont, George Gould and H. M. Flagler, and those of Stuyvesant Fish, Dr. Stewart Webb, George Vanderbilt and R. Livingston Beekman. Charles M. Schwab's private car, the Loretto, is the most elegant in the world, the brass beds in Mr. and Mrs. Schwab's staterooms costing \$10,000 each.

All these wealthy men, whose favorite outdoor recreations have been named, are active in stupendous business affairs. They are not the idle millionaires. Their recreations are as carefully systematized as their business, and are as important elements in their successful career. They gain and preserve health of body and clearness of mind and firmness of nervous strength to endure the strenuous life by spending more than half their time in the open air.

The Locomotive.

BY MARY FLOYD McMULLEN.

A tilting knight across the fields and plains,
With waving smoke plume in his helmet bright—
The ranked forests fall before his might,
The mountain's heart is pierced,
And prostrate 'neath his conquering tread
The pallid waters spread.
Nor was a paladin of old, perchance,
More puissant in the realm of high romance.

—From *Everybody's Magazine*.

The Executive as an Employer.

BY HERBERT J. HAPGOOD, IN SYSTEM.

By all odds the most important and the most difficult of the executive man's duties is that of employment—the handling of the men under him. An employer who knows the right man to select, the right man to promote and who can discharge an employe when necessary is a rarity.

EXECUTIVE ability has been aptly defined as “the art of earning one's living by the sweat of another man's brow.” While the executive may not live by the sweat of his own brow, he must by the activity of his brain, and must push the mass of detail work upon someone else in order to leave himself free for things of more importance.

But it is wrong to imagine that after doing this he has anything like an easy time. In almost every successful, growing business the executive head is by far the hardest worker. His desk may be comparatively free from the detail matters which are piled up in front of his assistants, and his office hours may be shorter, but he is really working harder than anyone under him. The necessity for knowing at all times just what each of his assistants is accomplishing makes all their duties in a sense his own. In addition, the problems he faces are too big and momentous to be locked inside his desk; he must carry them home with him and give to their solution the most intense mental effort.

By all odds the most important and the most difficult of the executive man's duties is that of employment—the handling of the men under him. No matter how brilliant the methods he devises or how large his own personal capacity for work, he must be able to secure men capable of carrying out his plans, and must possess the art of holding those men in his

service and keeping them keyed up to the highest pitch of loyal effort. And the executive man needs to know not only how to hire, but also when to hire.

In the city of Pittsburg are two wholesale houses occupying adjacent places of business. One of them with wealthy silent partners has been established for years, while the other is comparatively new in the field. But the young company is doing double the business of its competitor and is forging ahead every day.

The older establishment's policy of handling its working force gives the reason for this condition of affairs. Through too much conservatism or ignorance (I don't know which), this company has retained in its service year after year employees who have long outlived their usefulness; its working force is clogged with incompetents. Its methods to-day are at least fifteen years behind the times, its sales force is only half its former size, and there is no system to separate and promote the money makers of the business from the barnacles long attached to this sinking ship. Either this company does not know when to fire, or it lacks the courage to do so. The expense of a half-pay pension system if established ten years ago would have been the salvation of this firm.

When a large eastern railroad system changed hands several years ago, the new general manager made the major condition to his accepting the

position that he should have absolute authority to dismiss the heads of any or all departments, and the selection of new ones. The request was granted with some reluctance as almost every one of the directors had some friend connected with the road whom he wished to keep in power.

The new manager was not hasty in his judgments. He watched the work of the various departments closely, and gave each one a thoroughly fair show. It was six months before he was ready to make a single change of any importance.

Then the heads began to drop into his basket with surprising rapidity. For two weeks hardly a day passed that the newspapers did not announce the "resignation" of some important executive. The chief auditor of the system, a \$10,000 man, went down and out as quickly as the superintendent of one of its small divisions.

The directors were indignant and protested to the general manager.

"You are discharging our best men," they said.

"Yes," he replied, "but I have better ones to fill their places."

The directors were not easily convinced for the road was then doing fairly well. The report for the second year of the general manager's administration was a vindication of his judgment. In a year when conditions were not the most favorable, the running expenses of the system had been greatly cut down, many permanent improvements had been made, and the volume of freight and passenger traffic had been largely increased.

The general manager, who was a new figure in the railroad world, made a name for himself and started the system on a new era of prosperity by knowing when to fire, and by re-

placing mediocre men with top notchers.

The president of a very large eastern company makes the employing and managing of his men his principal duty and gives to it the largest part of his time.

"And why not?" he asks. "Our business is so large that I can but roughly outline the plans for it. I must have men—capable, energetic, trustworthy men—to carry out those plans, men who will grasp my ideas with intelligence and enthusiasm and turn them into cash results. All men cannot do this. The success or failure of my business depends absolutely upon finding men who can, and upon directing their work to the best advantage."

The most successful executive men seem to have an inborn talent for judging whether a given man will meet their needs. They decide his acceptance or rejection quickly and apparently without effort. "He'll do," or, "He hasn't got it in him," says the general manager of a large mercantile company after talking a few minutes with the applicant; but the working force which this man has gathered around him is sufficient proof that his quick judgment is seldom wrong, and that when he sets out to buy brains he accepts no substitute.

The late P. T. Barnum was an employer who judged men in this quick, snappy fashion. With a few data concerning a man's record at hand, he used to say that he needed only to get a look at his eye and hear the sound of his voice to decide if he was a man he could use. And Mr. Barnum's judgment, hasty as it seemed, was ninety-nine times out of a hundred sound. Although his success is usually attributed to his skill as an advertiser, it would have

been of little value unless backed by the efficiency of the lieutenants with whom he surrounded himself.

Some employers who know how to buy ability do not know how to use it when they get it. They are like the politician who "had no trouble in buying votes, but couldn't make them stay bought." They lack that mysterious something—we call it strong personality, respect or tactfulness, for want of a better name—which enables them to get five dollars worth of work for every dollar of salary, and at the same time keep their men loyal, enthusiastic, contented.

Men with this inherent ability for buying and using the brains of others are extremely rare, but fortunately this faculty can be acquired to a greater or less degree by men not endowed with it by nature. Were this not so, executive men would be even higher priced than at present.

The late Daniel S. Lamont, whose successful career is still fresh in the minds of the public, used to say that he was not a born executive. When he went to Grover Cleveland, then Governor of New York, as private secretary, he was a newspaper man with practically no experience in executive work. He was, however, a man that knew how to grow and by close application and observation he made up for the lack of executive training, and fitted into his new duties with an ease that surprised both his employer and himself.

The experience of the most successful executive shows one or two cardinal principles which can be followed to advantage in handling men.

One of these is: Know your employees. No employer can afford to neglect dismissing the incompetent man or to delay promoting the deserving. It is hard to say which of these mistakes is the more dangerous

for either will demoralize a good working force. Every man who has worked his way up from the ranks knows how disheartening it is to see an incompetent man kept on the payroll and perhaps promoted over the heads of the really capable. As for competent men, they are assets too valuable in these days of keen competition for human ability to be lost to a rival firm through failure to recognize their value.

In just this way a western bank lost a valuable employee. He had worked his way up from messenger, had installed some unique methods, had established a savings department, and through his own efforts largely increased the bank's business. At last he was practically in full charge of the institution, but his salary and his title were in no way commensurate with his ability.

He was too capable to remain long undiscovered, and one day an offer came to him from the east. Realizing at last what a valuable man he was, his employers offered him the title and salary he deserved. But they were too late, he accepted the new position and to-day he is cashier of one of the leading national banks of New York City.

The head of every large business gives much time to the study of the special qualifications of the various men filling executive positions under him, so that he may know just how much he may rely upon them.

The only way to avoid the Scylla of retaining incompetents in your employ and the Charybdis of losing competent men, is to know your employees. The good executive has so thorough a system of frequent reports from his various subordinates that he knows the dollars-and-cents value of every man. He also has a personal acquaintance with his work-

ing force like that of a well-known department store manager of exceptional executive ability who can call by name every man, woman and child in his employ, whether he meets them in the store or on the street.

This man's employees feel that he is their friend, that he is personally conversant with what they are doing from day to day and that whether they succeed or fail they will get their just deserts.

The executive must hold the respect of his employees, but if he is the right sort of a man he can do this and still be their friend both in and outside of business hours.

The remarkable success of the last Republican national campaign was in great measure due to Mr. Cortelyou's intimate knowledge of his lieutenants all over the country and what they were accomplishing. His natural executive ability and experience in details had taught him the vital importance of such knowledge. So he installed a system of frequent and accurate reports which brought to his desk every morning full details of the progress of the campaign from Maine to California. These reports enabled him to weed out the incompetent and untrustworthy men wherever he found them in a way that shocked politicians of the old school. He made national politics a scientific business proposition, instead of a tremendous gamble.

Every successful sales department illustrates the importance of keeping tabs on employees and their work. In the general offices of the Smith-Premier Typewriter Co., for example, is a set of maps, one for each territory into which the United States and Canada are divided. On these maps are pegs which can be moved about to indicate the progress of the various salesmen through their territories.

The mails bring to the sales-manager every morning reports showing just where each salesman in the organization is and just what success he is having. At a glance, the maps show how the sales force is distributed.

The good executive must never lose his temper or his head. When "the boss is up in the air" the whole force under him is demoralized, from his private secretary to the office boy. Men work better when they know that the man at the helm is always cool, calm and cheerful no matter how dark things look.

It is because of the necessity of knowing one's employees that the best executives are usually those who started at the very bottom of the ladder. Having done various details of the work themselves they are better able to direct others in doing it. Then, too, their employees have more confidence in the honesty of their censure or their praise. As it is often expressed, "the old man must be right because he's been through the mill himself."

It is this kind of confidence that men in the service of John B. McDonald have. They know that he knows the contracting business from the ground up and when he tells his lieutenants that a certain piece of work is possible, they go at it with the enthusiasm born of belief in ultimate success. Dishonest employees hesitate to try to deceive a man like Mr. McDonald for he knows the business too well.

The railroad systems of the country were for many years a striking example to the rest of the business world of the value of loyalty in employees. This was due to the fact that in the railroads more than in any other line of business at that

time the men at the head were those who had worked their way up from the ranks. It is doubtful if American railroads would have enjoyed such remarkable prosperity if they had not had as general managers and presidents men who began as trainmen, clerks, or rodmen.

The men who run a business make it a success or failure. Is it any won-

der, then, that executives who know how to select right men and mould them into a harmonious, result-producing organization are so sought after to-day? They command princely incomes—these men with the ability to organize and inspire their fellows—but they are worth every cent they get, for the life of the business rests with them.

From Station Master to Prime Minister.

(NEW YORK TIMES.)

Few careers have been so uniformly successful as that of Serge Witte, who has risen from humble beginnings to be the foremost man in Russia at the present day. No obstacle seems to have been able to hinder his progress. He has been the right man in the right place from the outset.

HISTORY tells us of peasants who have become popes, of beggars who have become prime ministers, of a sheep herder who became a king, but in no record of the past is there a more astonishing story than that of the assistant station master who has risen to be the first Prime Minister of Russia, and who, if he escapes assassination, is more than likely to be the dictator of the vast empire which is now nominally and only nominally, ruled by the Czar.

When Serge Yulevitch Witte was born at Tiflis fifty-six years ago he was blessed by two fairies who seldom combine their gifts—the fairy who gives Forcefulness and the fairy who confers Opportunity. Very seldom, perhaps once a century in a single country, do these two fairies take a child under their protection, and when this happens that child, no matter what his restraints, his handicaps, his lack of those things that make for success, conquers and prevails. Nothing can stand against him.

Such a child was born in New York City forty-seven years ago. Such another child was Serge Witte. He started with all the disadvantages, or nearly all. It was almost as impossible for him to become what he has become as it would have been for the son of a mujik. His father was of German descent and was a minor official at Tiflis. His mother was descended from a noble Russian family, but the Wittes were obscure people, and Serge, in the natural course of events, could not expect to look forward to anything better than a small official position in some provincial town.

It appears that Witte himself at first thought such an outlook hopeless, and he became a student at the University of Odessa with the idea of afterwards securing a professorship. At the university he won high honors in mathematics, but after he had been graduated he changed his plans. He entered the service of a railway in the south of Russia at a salary of \$50 a month. The line was

owned by the Russian Steamship Co., and before long Witte's ability began to attract attention. Witte advanced from one position to another and at length became general superintendent of the railway.

Then Opportunity began her work, and she put Witte on the first rung of the political ladder by means which were remarkably like those she employed later in his career. What seemed disaster for the young man was actually his success. There was a serious accident on the line of which he was superintendent, and he was held to be responsible. He was summoned to St. Petersburg to give evidence at an official investigation, and while in the capital he made such an impression on the officials of the Ministry of Finance that, instead of going back to the Crimea a disgraced man, he returned with his resignation in his pocket—a better post, on one of the Government's lines, had been offered him.

Soon afterward Opportunity took care of him again. The Russo-Turkish war began, and the Russian Railway Department gave an exhibition of incompetence and corruption not surpassed by anything displayed even by the Governmental departments which are held responsible for Russia's recent disasters in the Far East. It looked as though the campaign would be a fiasco before it was begun because of the pitiful incapacity of the railway officials. They did not know how to move the troops, no one could tell where any particular regiment was, soldiers were sent on long journeys without food—everything was in a state of chaos.

The St. Petersburg authorities were helpless. It seemed that they had no one to whom to turn who was capable of unraveling the tangle. At length

somebody remarked that there was one small section of the country in which things seemed to be going right. Inquiry was made, and it was found that the lines over which Serge Witte had control were running with no hitches, that difficulties passed on to Witte by officials elsewhere were being straightened out. What to do was obvious. Witte was summoned to St. Petersburg and returned to the Crimea with greatly extended powers. He was stationed at Odessa, and in a short time things were running with machine-like precision.

From that time on Witte was a known man, and after the war he was ordered to St. Petersburg and instructed to prepare a scheme for the unification of the traffic of the empire. But Opportunity had still much to do for him before he was even well on the way to his present position. He was still handicapped by his obscure birth, he lacked all the graces that are supposed to make preferment easy, and he had further damaged his chances by marrying a Jewess at Odessa.

Opportunity helped him along by an accident to a train which was carrying the Czar and his family. Nobody was hurt much, but of course the Minister of Ways and Communications resigned, and equally of course his resignation was accepted by his infuriated master. Witte was appointed to the vacant post. He immediately began the preparation of plans for the great Trans-Siberian Railway, which later, as Minister of Finance, he carried out.

His appointment as Minister of Finance came about in a curious way. Wyshnegradsky, the Finance Minister, became incapacitated by paralysis, and the Emperor offered the position to several officials.

"I shall be honored and delighted your Majesty," said the first. "But may I ask that M. Witte be appointed as my chief assistant?"

"Your Majesty," said the second, "I will accept the position, if I may have M. Witte to help me."

Every one of those to whom the finance portfolio was offered said the same thing. Even a Czar of Russia can see clearly if the object is sufficiently plain, and the upshot was that the Ministry was offered to Witte. What he did as Minister of Finance is so well known as hardly to need recapitulation. In ten years he increased the revenue of the country by \$500,000,000 a year, he built the Trans-Siberian Railway, he created a Russian merchant marine, he encouraged manufactures in every possible way, he made the sale of liquor a Government monopoly, he substituted a steady for a fluctuating currency, he invited foreign capital to invest in Russia and foreign manufacturers and experts to settle there.

And how he fell is equally well known. In spite of what he had done he was not liked by either sovereign or people. A dominating personality must always have many enemies, and the Czar's relatives and the court officials became frightened at the power which this man was gaining. At length their intrigues against him succeeded, and he resigned the Finance Ministry. His downfall, the triumph of his enemies, appeared so complete that there were few who believed that he could rise again.

But Opportunity was still on his side. The Russo-Japanese war began, the result of the obstinacy of Witte's foes, and disaster after disaster, the result of their incapacity and dishonesty, befell the Russian arms. The negotiations for a peace

conference were successfully concluded, and the Czar nominated M. Muravieff as his Chief Plenipotentiary. Muravieff fell ill and Witte was chosen in his stead.

That he was sent to America in the full belief that he would fail seems certain. But instead of failure he achieved a success so brilliant that the world is still wondering how he did it. He went home. That the Czar has always disliked him and often feared him has been reported so many times from so many sources, that no doubt can be thrown on the statement. The Czar congratulated him on his success and ennobled him. That was to be expected; nothing less was possible.

But now the Czar unhesitatingly turns to him when the throne is in danger, turns to him for aid and advice, lets him make his own terms, tells him to do what he will if only he can save the dynasty. The events in Russia which led to this imperial surrender again provided an opportunity for Witte. And he has seized it.

When, one day last Summer, the steamship Kaiser Wilhelm II. arrived at Hoboken, there were many celebrated men on board. The newspaper reporters and photographers on the pier, however, were interested in only one of these men. He had never visited America before, and his features were unfamiliar to most of those who were waiting for him. They wondered how they would be able to recognize him.

And yet, when the steamer reached her berth and the newspaper men were allowed to board her, not one of them failed to pick out of the crowd of eminent Russians collected in the smoking room Serge Witte, the man whom they all sought. This man seem-

ed to carry with him the invisible attributes of command, seemed to radiate power.

How was it that those newspaper men, by an unconscious process, were able so easily to distinguish Witte from the officials surrounding him? If one were able to answer that question one would be able to solve many a historical problem now and for ever to be unsolved. Analyze Witte's features, his bearing, his conversation, and one arrives at nothing but the commonplace. He is a big man physically, but he is by no means imposing looking. His features are unremarkable. His manner of holding himself is best described by the word slouchy. There is nothing brilliant about his speech. Even the "hypnotic eyes" which, according to the novelists, are an invariable attribute

of great men, are conspicuous only by their absence. Witte's eyes are sleepy, and he generally looks bored.

And yet, wherever he goes, whatever he does, whether he be among friends or enemies—and it is usually the latter—he dominates all. It was the case at Portsmouth. There were four plenipotentiaries, but the attention of the guests at the Wentworth Hotel, of the crowds in the streets, of the press correspondents, was centred on Witte. And when he sat at that table in the navy yard and discussed the terms of peace—he had his way.

Forcefulness and Opportunity—they have carried him to the highest position a subject has ever held in the Russian Empire. How much further they will carry him the world is watching to see.

Perils in Retiring from Business.

CHAMBERS'S JOURNAL.

Most men look forward to the time when they can retire from business with the happiest of anticipations. But few realize just what a change it implies and how discontent steps in and makes life a burden. The writer illustrates this phase of the question by a reference to actual cases.

OUR village by the sea lies in a district of large towns, and is steadily rising in favor as a health resort. Though quiet in winter, it is bright enough during the summer months, when the excellent sands and other holiday essentials attract large numbers of visitors. Moreover, it has some good shops, is partially paved and well lighted, and boasts a convenient railway connection with the larger county towns. These considerations have brought to the spot quite a number of people who have retired from business, and who are therefore able to arrange

the economy of their lives without regarding toil for to-day or knowing care for to-morrow.

The place is homely and hospitable to a degree, and this gives the observer many opportunities of noting the methods of those lives, apparently so free from the needs that fetter and limit existence. It might be supposed that observation would result in a certain envy; but this is another of those cases in which the ideal and the real are far removed from one another. Somewhere, in more than one of these stories, a link has been missed, and the truth is

greviously unlike the generally entertained conception of comfort and ease. It leads almost irresistibly to the conclusion that a favorite mark of toiling thousands—independence and timely retirement—may in many cases prove little better than a snare.

There is the ex-superintendent of police. For years he was a familiar figure in the great county town, and had friends or sycophants in every street. Gifted for his profession, he became a successful and respected officer; but all through his career he saw clearly the ultimate goal of a superintendentship, with immediate retirement upon a substantial pension and an evening of leisured years. His chance came quite early, and he was able to resign while all his faculties and much of his energy remained. After a while he came down to our village and bought one of the modest bay-windowed cottages on the West Cliff.

His time is his own, and as his needs are few, his pension accumulates steadily. When he is in good health he is an excellent companion, for he remembers many sensations, and can furnish his hearers with curious sidelights upon police life and British law, and remarkable instances in human nature. But frequently a species of indisposition comes upon him, when his face grows gloomy and his manner becomes curt; and it was this indisposition that puzzled me so much until I noticed how eagerly he looked forward every week to his Police Review. Afterwards I marked him standing evening after evening among the shadows of the little railway station waiting to secure the first copy of the evening paper which comes down to us with the last train from town. At last it began to be borne in upon me that

when those items stood together this man's tragedy was told. He was a plant uprooted and dying because it had lost its soil, or he was a keen player looking over a wall at the game from which he had retired too soon and forever. Equipped only to be a gladiator, he left the arena to become a spectator, and is now slowly learning that he made a mistake. His face lights up strangely when the local constable, a lanky recruit who admires and envies the pension, deigns to salute him in passing.

Then there is the ex-manager of a factory, a stalwart man well on the hither side of sixty, with a ruddy face which seems to glow with the pleasant humors of life. Three years ago the factory was bought by a syndicate, and his position was wanted by one of the new owners. He was offered another or a superannuation, or at that time he might well have secured a place under other masters. But he had always looked forward to a timely retirement, and he was glad that it had come so soon. At our village he had spent his summer holidays once, and he came back to it now for his long vacation, his Indian summer. He has a larger pension than the ex-superintendent, and he has bought a larger house with a larger garden.

His temperament is a genial one and he had never allowed business to become a too absorbing interest. Now he reads much, takes long walks across the sandhills, and is quite an enthusiastic worker for the parish church; but it cannot be denied that he seems oddly out of place in our village. Already he has begun to feel a lack. "It wouldn't be a bad idea," he remarked one day when we chanced to meet—"it wouldn't be a bad idea if one could take up some kind

of light business, seeing that one has so much leisure. Not to fill up one's whole time, you know, but only"—And there he halted, perhaps remembering how impossible it was to go back, and also that the present thing was the thing he had always set his heart upon. He will probably leave our village in a year or two, under the impression that it is too dull for him; but he cannot leave the new life, and no minor change will meet his necessity. Or, perhaps, some day out on the sandhills he will realize the truth, and that day will be one of the saddest in his life.

There are others here in like case, forming a little band quite distinct from those who have retired from business because of advanced age and incapacity to continue. In a large house on the parade live an ex-publisher and his wife. The man is rotund and bluff, with a strident voice, and the woman is somewhat thin and keen, with alert eyes and resolute lips. After one quiet year in their new house they resolved to take in summer boarders, a course which our village folk, wrongly but not unsympathetically, attributed to desire for profit. There may have been something of this, but at most it was only one strand in a strong cord. Then there is an ex-ironmonger of little more than forty, a fair little man who was doing an excellent business in a large manufacturing town. Just as he had secured a competency by untiring diligence and tact, his wife's health gave way, and he seized the opportunity to carry out thus early the retirement which he had regarded as twenty years distant. He has taken to building now, and it may be that he will contrive to take root in the new soil; but he will never grow so well again as he did be-

hind his busy counter. Last of the group is an ex-draper, who made himself "independent" by selling his business at a fortunate moment. He came down here to live a life of ease and freedom, but lately he has begun to make frequent visits to the town. I have met him there twice, walking forlornly in the High Street. He will not enter the old doorway and tread the old floors again—he would not do it for worlds; but he haunts the scene at intervals in a singularly unreasonable way.

All these men are good specimens of the British worker of the saner class—the kind that cherishes an idea of life which is not concerned only with the heaping up of riches and the grosser considerations of existence. Indeed, this fact supplies much of the pathos and much of the irony of the situation, for if they had been nothing better than mere money-grubbers they would certainly have remained in their proper places. But their ideal was not built up of knowledge but rather of sentiment, and it has led them into a hard place. Day by day the fact grows upon me that they are strangers in a strange land, foreign to the staid and stagnant life of our seaside village. They had each his sphere, and a faulty conception of life persuaded him to leave it. There is no going back, and they cannot turn to other things; but they have no equipment for these changed conditions, and now their universe is empty of the one thing that made existence a life indeed. Nature's call to retirement is plain enough when it comes; but it never really came to them, and she has no place for them outside their lost places, no room for them in her economy. It may almost be imagined that she turns away from them,

impatient that they should have known life and themselves so imperfectly after living so long.

So, in a way, there is no present life for them, and their existence is akin to that which ghosts may be supposed to enjoy. I meet the ghost of a police officer on the beach, a haunting, restless, purposeless figure with a cloud upon its brows. Along the cliff comes the ghost of a manager, seeking in vain the peace which he lost finally when he first set himself to seek it; and in the main street I come upon the ghost of a tradesman who haunts in mind the busy counter which he has transferred to some one else.

Paradoxical as it may seem, the man who thinks of retiring from business may well pause to consider his prospects. After all, money cannot secure the independence of which he dreams, for much more than a

pension is needed even for those quiet days of life's evening. There must be certain qualities of soul which will harmonize with the changed conditions, or instead of rest and peace there will be the misery of unrest.

There are so many to whom life is just one thing, although they may not realize it; and these will do well to hold their places until the unmistakable summons comes. Nor is it less true that he that stays too long sins less than he that goes too soon; for while the former sins against himself, the latter is a danger to his fellow-men. So many of them have no eye for things below the surface, and he and his pension encourage them to set for themselves a mark which may be their ruin. Following that example, they may close a career of honest toil with an irredeemable error.

A Female Training School for Sleuths

BY N. C. MARBOURG, IN BROADWAY MAGAZINE.

A woman detective is said to excel in intuition and penetration. She is qualified in many other ways to act as a professional detector of crime. Thus it is that there has been started in New York a school for training female detectives, who are afterwards used to advantage in stores and hotels.

IN considering the detective force of a great city, it is a matter of doubt if the question ever arises as to how a man or a woman receives his or her training in the profession of sleuthing. It is generally and erroneously conceded that a detective is born, not made. No greater mistake. Detectives are most carefully and deliberately constructed—moulded into shape by a long and arduous training, so as to fit into every requirement of a calling that demands

extraordinary tact, shrewdness, courage and imagination.

Given a certain amount of fearlessness, a love of adventure and a facile aptitude of deduction, every faculty is trained in a certain direction, all knowledge is focused toward the ferreting out of secret thoughts and hidden deeds. It is, in fact, the developing by every possible means of a Frankenstein turn of mind, for an evil intent is always presupposed, and from the point of view of the de-

tective a man is guilty until he is proven innocent.

There is a school in New York, on West 27th street, where women are trained in the complex art of sleuthing. More power to her, too, for it has been discovered of late that she is capable of keeping a secret, as sundry great corporations know, to their infinite relief.

Miss Edith Lee was the first woman in the United States to whom a detective's license was granted. She has been active in sleuthing for 15 years, but having decided that the life is too strenuous, with a woman's delightful contradiction, she has recently opened a school where women are systematically trained in the ways and methods of trapping one's neighbors in evil doing.

Now, a detective's life is filled with excitement and adventure; it would be folly to try to deny it. But, whether this silent partner of the law lives in a famous Baker street with a Boswell like Dr. Watson, or whether it is but a little Harlem flat, has little to do with his method of work.

To return to the school and the problem of women in general as detectives. Many men will not yet admit that a woman is capable of using that keen discernment necessary to the art of "shadowing" and working up a clue. But what she lacks in concentration she makes up for in intuition and penetration. A woman guesses at a secret, and puts her finger unerringly upon the closet that conceals the family skeleton.

The methods of instructing a woman and a man are vastly different, for a woman must go to many places and do many things that are quite beyond a man's business or place. For instance, every woman must be an expert manicurist. Undoubtedly, this

seems quite absurd to a layman. Surely Sherlock Holmes knew nothing of this sort. But trades alter with the times.

When a woman contemplates this mode of making a livelihood she must make up her mind to be willing to fill the position of ladies' maid or common slavey, if in this way she may become the possessor of knowledge those employing her would have. She must lose all superficial pride, be willing and ready to sink her identity in a disguise. In fact she must live as in a passing show and consider her business the work of one who moves and plays a dual role in the great drama of life. She must be a little of every sort and do a little of everything passably well.

Every morning from nine until ten the little class is at work over the tables in the training rooms. Miss Lee herself acts as instructress, for, she knows all about the work. The pupils treat each other's nails. They also practice the gentle art of repartee, on a set plot. For instance, one of the young women represents the party who is reluctant to give desired information; it is the detective's work to, if possible, extract this knowledge from her by artful conversation, but in so skilful a manner that, like the man who has his pockets picked he does not discover the loss until it is too late.

There are three kinds of detectives. Store detectives, those who work in hotels, and women who take special cases, either criminal or civil. For all are the manicuring lessons necessary, but more particularly for the one who works on outside cases. For her this knowledge is of great importance and gives an entree into homes that would otherwise be closed to her.

Nearly every detective first works in hotels and stores. This gives her a practical knowledge that she cannot gain in the school.

Perhaps the most interesting and unique step in this schooling is the lessons given in "shadowing." To learn to conceal your identity and to change your appearance to such an extent that you may constantly appear before the same person or persons and not be recognized by them is truly an art.

This change in appearance is what we call a disguise, and though the detective stories have made of the phrase something at which most of us smile indulgently, still to wear a disguise with ease is part of the profession to be considered very seriously.

A woman in real life who is doing detective work does not resort to wigs, squint eyes or men's clothing. Her clothes mainly constitute the properties of this little piece of acting.

For instance, when she starts out on a case she may be quite herself in dress for a day or so, sometimes longer, without arousing suspicion on the part of those she is watching. Instantly she detects the slightest sign of suspicion under her eagle eye she changes her clothes; this she can do very quickly. The first gown she wears is a long one with a trail; a hat that looks like a picture hat, but has in fact only the trimming lightly pinned or tacked on. This hat in winter is soft felt and when the trimming is removed becomes a sombrero walking hat in which she deftly pins a pom-pom, putting the other trimming in the long pocket of her discarded skirt. A long, loose coat has been worn with this suit. It is also removed.

We then have a woman in a short business suit, wearing glasses and a heavy automobile veil; this veil covers the upper part of her face, almost hiding the eyes and drawn down at the sides after the fashion of wearing the veils in a wind.

It is really wonderful after all what a wonderful difference this change of costume makes; the other clothes are left some place and are called for later.

When the case proves one of long duration it is sometimes necessary to have two women work together, for what are known as "legitimate disguises" soon lose their value, and one cannot risk the stimulation of too much suspicion on the part of those being watched, for no detective will ever think for an instant that the people she is "shadowing" are less wise or precocious than herself; she must count on an over amount of this quality rather than a dearth, for it is better to be a little too cautious than not enough so.

The technic of disguises comes before the lessons in shadowing, and as all is very practical at the school, a pupil is given a supposed guilty party to follow and trap.

A young woman leaves the house with a given route marked out for her by Miss Lee. You may depend upon it this route is a difficult one for the detective to keep track of, for Miss Lee knows the places that are most confusing to work in.

Just behind the first young woman goes one of the student detectives. It is the detective's duty to follow her, make her acquaintance if possible, and at the end of a given time return to Miss Lee with the report on the "case." This is all a bit of acting, but it is the practice the scholars

must have, and sometimes the one under detection slips away from her.

In this way she has a practical experience in changing her dress, and in resorting to any other way of altering her personal appearance that she may be able to invent. This branch of the detective work is the hardest, an hundred and one difficulties are attendant to it, it takes a shrewd woman to make a success.

The work of a store detective is much easier, and probably many women would select it as the pleasantest. The duty of a store detective is to keep her eye on every one in general. Sometimes she singles out some one in particular, then it is a case of "the goblin's 'll git ye ef ye don't watch out." Self-consciousness is the enemy of every new department store detective no matter what the length of her schooling. She cannot immediately assume the mien of one long accustomed to work, and that air of indifference to those about her that she must acquire later.

But what she must do is to be alert in the detection of any person seemingly very fond of small articles and "portable property."

There is in the school a small counter on which are placed various articles. The young women play at shopping; one of their number assumes the role of detective. One of the young women, and only one, turns kleptomaniac or any other pretty or ugly name you want to call it by—and it is the business of the detective to locate her.

Sometimes it takes fully half an hour to decide upon the guilt of the nimble-fingered member of the company, and when the detective does, what happens? By and by the "shopper" starts to leave the store. Waiting until she is outside the door

the detective steps up to her and most courteously says:

"I beg pardon madam, but may I see you in the parlor?"

Of course, or rather, generally, the guilty one makes no scene and accompanies the detective. But if she shows an inclination to "bolt," the detective quietly slips a slender handcuff over the wrist and walking as though they were hand in hand they go to a little room set aside for the detective's use. Here the shop—beg pardon, kleptomaniac—is searched.

To search a shoplifter is not so light a task as one might imagine. There are pockets everywhere. Bret Harte's "heathen Chinees" doesn't begin to compare with this young woman. At such a number of pockets he would gasp and fairly walk off of his tea box.

There are pockets in the sleeves, skirt, and waist. Clips under the shoe and on the garter and belt. Little places in the hat that one would never dream of, and the hair is an excellent place in which to conceal small articles, especially jewelry. Miss Lee teaches her pupils how to search a suspected one; she is advised by store detectives of the latest devices conjured up by these people, and in this way a detective knows all there is to know about the searching business.

The life of a feminine sleuth is one filled with interest, excitement, but accompanied by fatigue. A woman who does general detective work may be called upon any time, night or day, to go out on a case. Many times it means much traveling and some danger. She must always be on the qui vive and able to meet all sorts of problems and conditions. She must know how to cope with all sorts of men and women.

In fact, she must be ever at the beck of stern duty if she courts success. Miss Lee knows well what the hardships of such a life are. After fifteen years at one profession one is generally pretty capable of forming some opinion concerning it. Miss Lee occasionally takes cases, but prefers now to teach. It is a deal easier.

"If a young woman," remarks this pioneer woman detective, "wants to take up this character of work she must be capable of three things. First, to keep a seal on her lips to those about her. Secondly, she must possess untiring energy and courage. A young woman who is afraid of the dark need not contemplate this work with any hope of knowing success. Third, she must be versatile to the extreme. To be a good ladies' maid, a waitress, fair cook, stenographer, or only typewriter, able to dance a little, sing a little, just enough for a chorus; these

are some of the things she must know. Aside from this she must have some idea of the legal side of things. Her constant association with lawyers' work will give her this.

"A woman detective I think is something what I should imagine an editorial writer must be; he must know a little of everything; he must know it for a certainty, and the more he learns about things and people the better an editorial writer he is going to make. I would not advise a girl with little physical strength to go into the work; but one with good health and a quick mind would well succeed."

This is what the woman who has spent many a day traveling incognito says, and surely she knows best. However, the life is interesting enough to try, and it is the opening of a new profession for women, one in which the men until now have been almost the sole "monarchs of all they survey."

The First Steps of Famous Business Men.

(THE WORLD MAGAZINE.)

Most of the great business men of to-day were poor boys at the outset and started at the very bottom rung of the ladder. When asked for the cause of their success they one and all explain it by hard work. Some extremely good advice is given in the following article which should be helpful to the beginner in the business world.

ANDREW CARNEGIE believes himself fortunate in having been born of poor parents. "I, fortunately, had to begin work very young," he says, "in order to earn an honest livelihood. The question to me was, what I could get to do, not what I wanted to do.

"When I was twelve years old my parents, who conducted a handloom weaving place, were gradually rendered poorer and poorer by the de-

velopment of the factory system. Circumstances finally became so poor that they decided to come to America. My father, mother, and young brother and myself made up the sad family that arrived at Allegheny City.

"My father immediately secured a place in a cotton factory and, as I saw the many things we needed at home and which the small salary he earned failed to provide, I determined to do what little I could to

help. I went to the same factory and told a man I wanted to work. I was only twelve, and I don't suppose I could have made much of an impression, but he finally saw how badly I did want to go to work and he gave me a position as "bobbin boy;" the salary, \$1.20, looked bigger to me than any money I ever earned afterward, and the day I received my first wages will always be the proudest and happiest of my life

"From the cotton factory I went to a bobbin factory and from there to the position of messenger boy. Here was the first real step in advance that I made. It brought me in contact with things that were bright, with papers, books and with men who were constantly working with their brains.

"My success, no matter how it be measured, has been due only to perseverance and a constant effort to take advantage of every opportunity that offered itself. An opportunity lost is the greatest misfortune that can befall any man, be he young or old."

* * *

William H. Newman, president of the New York Central Railroad, has had a remarkable rise from the bottom to the top of a profession. Mr. Newman was born in Virginia in 1847. A little education, and then he drifted to the west. Railroadng was in its infancy, and it appealed to him as the place his energies could best be used. He asked for a position, but was told it required a man of experience. He asked for another and met the same answer. He finally found a place where a man might learn, and it was at the bottom. As a switchman on the Texas Pacific Railroad, in the little town of Shreveport, La., he began his railroad career.

He learned the duties of his position; he worked hard and became station agent. He learned his duties and the responsibilities of that position, and one day a general freight agent was needed, and he got the place. His rise from then on was rapid and earned.

His one rule for success and his only advice to young men, printed many times before and given always when asked, is:

"Work, work, work!"

* * *

Randolph Guggenheimer's life story as told by himself, contains the secret of his great success

"I was born at Lynchburg Va., in 1848 and went to school there. When I was seventeen I came to New York, determined to become a lawyer. My capital was just large enough to give me board and lodging. I went into the law office of M. L. Townsend as office boy, sweeping out the office, emptying the waste basket and running all the errands. In return I was allowed to read Mr. Townsend's books.

"When it came the end of the week Mr. Townsend said, 'Boy, you've kept this office cleaner than any boy I ever had before; here's a dollar!' That was my first pay, and I continued to get that for several weeks.

"I made it my rule to save a little from every dollar I earned. In four years I had saved enough from my small salary to enter New York University. The day I was graduated and received my diploma I still consider the happiest and best of all my life.

"From that time my life has been one busy round of work. I have done only what any young man must expect to do. I have worked from morning until night, and after work-

ing hours I have studied. It is a grave mistake for any young man to come to New York who does not expect to work hard, but if he does, there is no place where he can succeed better."

* * *

John D. Crimmins was born in New York City in 1844, was educated in New York City and always lived here. It has been his pride and his hobby, and from its growth he has made his fortune.

"Any young man who will apply himself can do as much and more than I have done," Mr. Crimmins says. "The growth of New York that enabled me to succeed is nothing to the growth that is to come. I was born in New York, and I watched it grow. When I began to think about work, I saw no opportunity so great as that offered me by the growth of my own city.

"I had worked for several years after leaving school with my father, who was in the contracting business, and by care saved money. My father had little and could give me none. I began to buy property when I was very young, and I sold it as quickly as I bought it. I never held property on my hands. I bought a little later in my life a piece of property for \$9,000 and sold it for \$11,000. It is worth a million dollars now, but had I held it I should not have been so far ahead as I am now. The secret of success in my business is quick sales

"It does not follow that every young man who comes to New York will succeed in trading real estate. All can't be traders, but all can be successes. Let a young man make sure what his inclination is. Then let him follow it willingly and industriously and he will succeed. The

only other rule that is necessary for a young man to remember is to be careful in choosing his associates"

* * *

Henry Siegel was born in Eubigheim, Germany, fifty-three years ago. His father was burgomaster and gave his son as good an education as the schools of the village afforded. The boy was only fifteen years old when he came to America to seek his fortune. When he parted with his parents he promised to succeed and he kept his promise.

Going to Washington almost immediately after his arrival in the country, Mr. Siegel took the first place that was offered to him. It was an errand boy in a department store at \$3 a week. He kept his eyes open and, four years later, with an older brother, he went to a small town in Pennsylvania and opened a store of his own. Into it the errand boy put the knowledge he had gained through his work in the larger store. Ideas that impressed him he copied. Things that he had seen work but poorly he bettered. The little store grew and grew until one day, only a few years after its opening, the young proprietor sold out his interest and went to Chicago. There his success was tremendous, and when he left in 1896 he had established himself as one of the greatest merchants in the city.

His success in New York was instantaneous. He has never forgotten the rules he followed when only an errand boy, and he has never forgotten that even the lowest-paid employee in his store may be of help to him. He believes in treating his employees as he wanted to be treated.

His one rule for success is "to avoid bad associates and to work constantly." and many a boy,

whether he has benefited by it or not, has received this advice from Mr. Siegel's lips.

Frederic Thompson's answer to the question, "How can a boy succeed?"

"The boy who does not know there is a clock in the office will succeed"

Mr. Thompson was born at Iron-ton, O., in 1872, and is only thirty-three years old. Yet he handles projects that involve millions. When he was twelve years old he hired out as delivery boy in a grocery store at \$3 a week. When his father went to Nashville, Tenn., in the contracting business, Mr. Thompson, then less than twenty-one, went too, but not to work with his father. He had vaster ideas and plans than to be a mere clerk. He opened a brokerage office for contractors' supplies and was soon making nearly \$1,000 a month. But the panic of 1892 left the young man and his father "broke." He had money enough to take him to Chicago, where the World's Fair was in progress. One of the largest exhibits there was that of Manning, Maxwell & Moore. To the man in charge young Thompson applied for a position. He was told the only thing open was that of janitor and he promptly said, "Well, give me that!"

As janitor he was expected to sweep out the exhibit and keep it clean. He hired a man to do the work for him and then proceeded to make himself so useful that when at the end of the week he sent in a bill for the man he had hired, it was paid. A few days later Mr. Moore went to Chicago to see his company's exhibit. He found Thompson in charge and mistaking him for the company's representative began to suggest changes.

"Do you know what my position is here?" Mr. Thompson finally asked Mr. Moore. "I'm janitor."

"Why, I thought you were in charge of the exhibit," Mr. Moore said. "You seem to know all about it." And two weeks later he was.

After a short time spent in Iowa, where he learned the rolling mill business, Mr. Thompson began the business of which he is now at the head.

From the Pan-American Exhibition at Buffalo, where he first began to put into effect the ideas of his brain, Mr. Thompson came to New York. From a modest beginning, with one show in Steeplechase Park, Coney Island, he and Mr. Dundy, with whom he entered into partnership, branched out into the largest exhibitors there.

"I got everything I have by absolute hard work," Mr. Thompson said. "Even now, when it might seem as though I had succeeded, I have no time for anything but work. Our motto here at the Hippodrome is short, but every one knows it: 'There is no such word as can't; there is such a word as couldn't, for that means we tried.'"

* * *

Leroy B. Crane, just passed his sixteenth birthday one September day forty years ago left his home in Lowell, Mass., and came to New York. His mother stood at the door and waved to him good-by. He carried with him her blessing and pinned in the pocket of his coat a little piece of paper. On it his mother had written her advice to the boy starting out in the world. The paper read:

"Avoid your first glass of liquor; it leads to misery and sorrow.

"Do unto others as you would that they should do unto you.

"Be honorable in all things.

"Be reliable and prompt.

"Be truthful always."

The boy came to New York, filled with an ambition to be a lawyer, but he also came to work. He stopped for a moment outside H. B. Claffin & Co.'s store. A man came out, looked around and with a look of impatience said: "I wonder where that brat of a boy is now?"

Crane, thinking he saw a chance, stepped up to the man and asked if he would do. The man looked at him, and in an instant the boy was hired. With the package tucked under his arm and directions to take it to an address, the situation of which he had no idea, he started out. He asked his way, found the place, delivered the package and hurried back to the store. When he was through for the week he had earned \$2.

Six years later, the boy, grown to be a man, entered a law office. It had taken him six years of hard work to achieve his ambition, but he had never despaired.

To-day Leroy B. Crane is a city magistrate. His law practice is large. His success has long been assured. He has never stopped working. Ask him to what he attributes his success and he will tell you to work. And then from his wallet he will take an old, yellow piece of paper on which you can still read the advice his mother gave him the day he left home.

Oscar Hammerstein, proprietor of the theatre that bears his name, sat in his little office in the Victoria Theatre, when a young man asked him how to succeed. Though in the very midst of a deskful of work, Mr. Hammerstein found time to stop and tell him.

"Do just what you see me doing, young man, and I think that you'll succeed," he said. "Devote every minute of your time to work and to thought. If your necessity makes you work at something distasteful to you, work as though you liked it. But don't be satisfied. Think all the time how you can better yourself and secure a start in something you will like.

"I'm fifty-five years old and I've been working forty of those years. I was born in Berlin, in 1851, and came to this country when I was fifteen years old. I needed work and needed it badly. I had lofty ambitions. I had been trained to be a professor. My father taught me languages and music, but I didn't find any one that needed a professor. All I saw was: 'Wanted, boy to learn tobacco trade.' At the first place where I asked for work, a dirty little shop, far from pleasing to my aesthetic taste, the man hired me, and when at the end of the week, my back tired and my fingers sore, he handed me \$2, I was proud, for it was the first real money I had ever earned."

The Romance of Great Businesses.

BY M. TINDAL, IN PEARSON'S MAGAZINE.

Every great business has a romantic side to it, if we look at it in the right way. Often the beginnings have been small and uncertain. Frequently disaster has been escaped by a hair's-breadth. There are all the elements which go to make up a thrilling romance in each of the stories which follow.

The Story of the P. & O.

IN the year when Queen Victoria came to the throne a shipping company was formed that was destined to play no small part in the development of the British Empire. No shipping company has a longer record of useful public service than this great concern, the "P. & O." How it fostered England's trade with the Far East may be judged from the fact that for thirty-three years the company was the exclusive carrier by steam to India, China, and Australia, transporting all the mails, all the bullion, all the merchandise, and all the passengers. And since every resource of the company—its ships, its men, its coal stations, and its agencies—were placed at the services of the Government in the troublesome days of the Burmah War, the Indian Mutiny, the Crimean War, the China, Persian, and Abyssinian Expeditions, and in the various Egyptian campaigns, it may be said truly that the "P. & O." is a national, Empire-building concern.

The foundation of the company was a service of mail packets running between London and Lisbon, under contract with the Government. Two or three very small steamers were employed at first, but the service rapidly extended, and in 1842 the first steamer was despatched to India, via the Cape of Good Hope, a departure that was regarded in the light of a national event.

It was not until thirty years after

the company's foundation that the Suez Canal was opened, and the journey to the Far East was made in its early days by what was called the Overland Route—through Egypt. There was more romance than comfort about the overland trip. Passengers were landed at Alexandria, carried to the Nile in canal boats, thence to be conveyed in steamers for 120 miles to Cairo.

From Cairo the route lay across the desert for a hundred miles to Suez.

The company made rapid progress. But disaster loomed ahead. When the Suez Canal was opened the profitable trade of the Overland Route was swept away, and ruin stared the "P. & O." Company in the face.

The situation was saved by a remarkable man, who now comes into prominence — Thomas Sutherland, who had joined the company twenty years before as a junior clerk. The company's work had to be entirely reorganized and an entirely new fleet had to be built. This task was intrusted to the capable hands of Mr. Sutherland, and in five years he had successfully carried it through, and has since raised the "P. & O." to its supreme position as the greatest shipping concern in Great Britain.

To-day, as Sir Thomas Sutherland, G.C.M.G., Chairman of the "P. & O.," the one-time junior clerk of the company, rules a fleet that has cost in money £10,000,000 sterling, in tonnage aggregating 400,000 tons.

Every year this fleet journeys 3,000,000 miles, and consumes 700,000 tons of coal. Last year the company paid in wages to officers and crews nearly £400,000.

Smith's.

Smith may be the commonest name in this country, but "Smith's" is a household word meaning but one of three things—Smith's bookstalls, Smith's newspaper distribution agency, or Smith's library. The foundations of the great business were laid in the reign of King William IV by two brothers, Henry Smith, an unbusinesslike man of dreams, and William Smith, a stern, hard-headed martinet, hot of temper, and imperious, who, buying out his brother because of his laziness, became sole proprietor of the concern.

"First on the road" was the motto of William. In those old days of coaches newspapers were long delayed on their journeys; and so William Smith organized a service of swift light carts and of mounted messengers to speed the mails and the news. When the King died his heralds were first on the road with the news; and such was his enterprise that he even chartered a special boat at Liverpool to carry the news to Ireland.

In the year 1825 to William Smith was born a son, William Henry; and the rise of the firm is bound up in the romantic life-story of this boy, who started his career by working from five o'clock every morning in his father's paper-sorting office, and ended only after becoming Leader of the House of Commons, First Lord of the Admiralty, and Minister of War—after amassing a fortune and

establishing his father's business as the largest of its kind in the kingdom.

The strange part of the story is that this brilliant career met with parental opposition at almost every stage.

There came a time when the son saw a golden chance for fortune. The railway companies were beginning to invite tenders for the privilege of holding their bookstalls, at that time disgracefully mismanaged. When young Smith suggested that the firm should acquire the stalls, loudly scoffed the father; but the son carried the day, and made a prodigious success of the venture.

When twenty-nine, the son awoke to the advantages of the new-born art of advertising, but the father would not hear of them. Billposting could only spell ruin, he roundly declared. Again the young will conquered. Something like £10,000 was invested forthwith in advertising schemes, and not a penny was dropped.

The business went steadily forward. A library was started in connection with the bookstalls; yellow-back novels were issued, and tens of thousands of volumes, produced at a cost of 9d, were sold for 2s. a-piece. At the age of forty-three Mr. W. H. Smith entered Parliament. For many years he continued to pilot the firm to ever greater heights—and was a prominent figure in the paper-sorting office at 186 Strand—working like a navvy in his shirt-sleeves, arms and face and hands black with the ink of printed news-sheets—until called upon to fulfil high positions in the Government, when he retired from business to become a public servant.

The Story of a Devon Lad.

In the year 1835, in the reign of King William IV, a Devonshire lad trudged from his home to Exeter, and there took a steamer for London Bridge. On his back he carried a set of cabinet-making tools.

That boy was destined to have his name made world-famous by the work of his own hands. He was destined to live to be the oldest manufacturer in his day, to make 60,000 pianos, and to become the highest authority in the world on the toning of these instruments.

When John Brinsmead set out to make his fortune he had already shown his mettle. He had been born—one of an old West Country family of farmers—in a little village in North Devon, in the far-away year 1814, and he had been brought up to help on his father's farm. Whenever he saw a chance he had not failed to do a little business for himself at his home, Wear Gifford. His small savings he invested in a flock of sheep. Then he went to serve an apprenticeship with a local cabinet-maker, and for six or seven years, rejoicing in creating things, he threw heart and soul into the work.

Already an elder brother had set up in London as a piano-maker. John, who loved pianos, determined to follow in his footsteps, and at twenty-one found a job in a cabinet-maker's in Tottenham Court Road, entering his brother's factory three months later as a case-maker. He saved his earnings—his experiments in sheep had taught him to do that. He learned to make every part of a piano case, and then to do the finer work of creating sounding-boards.

"I will go on," he said, "until I

can make a better piano than any living man."

Eventually John Brinsmead started on his own account to make and sell pianos, with one man and a boy. The boy, Nicholas Phillips, became eventually foreman and manager of the works, and his son-in-law is today the manager of the firm's great depot in Kentish Town.

The business prospered, growing until the yearly output of pianos came to average 2,000, and to range in price from forty-five to three thousand guineas.

Larger and ever larger premises became necessary, until finally a vast factory, with some forty workshops and gigantic timber stores, was founded at Kentish Town. There were ups and downs of fortune. A fire in 1850, destroying the factory and all therein, came near to bringing ruin.

But Fortune always came again to stand by this wonderful man, because he knew his business from beginning to end, and because he stuck to it. Even when nearing ninety years of age he came regularly to business every day—still giving the final voicing to the pianos—still an expert workman—still the finest living judge of timber and of a piano's tone. Latterly his work has been broken by accidents, and eyes and ears have failed; but even now, when ninety-one years old, he walks once a week from his home at Primrose Hill, through Regent's Park, to Wigmore street—one pocket filled with sixpences to be distributed in charity to many old pensioners in the park, the other filled with breadcrumbs for the sparrows—for there is no kinder man than he.

A Fortune from the Food of the Gods.

The great Linnaeus gave the name, Theo Broma, "The Food of the Gods," to cocoa—the product of a tree that flourishes in Mexico, the West Indies, Colombia, and Ceylon. Cortez discovered it in South America, and introduced it to Europe. In London the drink was fashionable so far back as 1656—the wits of the day assembling in chocolate-houses, as we gather, for afternoon tea.

But now the luxury of wits and bucks has become almost a staple food of the people, and its sale in this country has increased from a quarter of a million pounds in the beginning of the last century to about fifty million pounds to-day.

The house of Fry had been long established when Watt's steam engine came into use. One of the early Watt's engines was put to work grinding cocoa. To-day, every process in the making of cocoa and chocolates, from the time when the beans arrive in bags from the West Indies or Ceylon, is done by machinery, driven by steam or electricity, without human handling. A hundred years ago only a few score hands were employed; to-day the Frys employ over 4,000 workpeople.

It was Dr. Joseph Fry, a physician of Bristol, who, securing a valuable patent for making chocolate, set up the business that has grown to such large proportions. Generations of Frys have succeeded him—worthy men of great culture and refinement, men who were keen in business, who feared God, and who were devoted to charitable works. First came his son, Joseph Storrs Fry, who was succeeded by his sons, Joseph, Francis, and Richard; who were suc-

ceeded by Francis, the son of Francis, and a nephew, Joseph Storrs Fry, great-grandson of the man who founded the business.

By sound business methods has the fortune of the firm been made. The Frys were alive to the advantages of advertising a hundred years ago. Here is a quaint notice that appeared in the Times for 1801:

"It is asserted that one ounce of chocolate contains as much nourishment as one pound of beef. Whether this curious assertion be true or not, it is certain that the nourishment afforded by the cocoanut, when well prepared, is most admirably adapted for the human stomach, hence the high repute of the preparation of Fry, of Bristol, which no less proves his superior skill and care than the excellent salubrity of the articles produced from his celebrated manufactory."

The great factory of Fry's occupies no small space in Bristol to-day. Whole streets and many celebrated buildings have been annexed for the making of cocoa and chocolate. A good joke was current at one time, when the county gaol was taken over as a store, to the effect that "Messrs. Fry have sent between 200 and 300 of their workpeople to prison!"

Every morning, at the works, a religious service is held at nine o'clock, by the aged head of the firm, Mr. Joseph Storrs Fry.

The Story of the Dunlop Tyre.

A good many years ago a veterinary surgeon, named Dunlop, of Belfast, had a little son who was wont to ride about on a little cycle.

Now the roads about Belfast are as bad as roads can be, and the father began to wonder whether he could

not do something to the hard, solid tyres of the cycle to save the son from much heavy work and much jolting. Thinking it over, his eye fell upon a garden hose-pipe, and it was not long before he had fitted a crude tyre of hose, containing a rubber tube holding compressed air, to the cycle's wheels. And the son was soon skimming about the country in a more luxurious style than anyone had ever traveled on cycle wheels before.

At this date cycles were already highly developed, and it soon became evident that the new comfort-giving, vibration-absorbing tyre was only needed to make them almost perfect. When the new tyre was introduced to Dublin, then as always the centre of Irish sport, and when racing experts found it gave a much higher speed to machines than the old solid tyres, it was clear that in the invention was a fortune. But the manufacturers were slow to take it up, and the inventor had no knowledge of business; and had not a remarkable man, Mr. Harvey du Cros, come forward, about 1888, to form a syndicate to push the invention, and to pilot it to fame, we, to-day, might still be without the perfect tyre.

The "sausage tyres" at first were derided for their ungainly appearance, and scorned for the trouble they gave when anything went wrong—for puncture repairing in those days called for more than the patience of Job. But patentable improvements were soon discovered—Mr. Charles Welch's idea of an endless wire fastening, the Woods valve, and the Doughty patent tyre-making process producing the wonderful vulcanized tyres of to-day. All the

master-patents were secured by Mr. du Cros, and every other manufacturer of tyres was supposed to pay royalty to his firm.

But with the successful floating of the tyre, which not only revolutionized cycling, but made the motor car a possibility, began an endless series of fraudulent imitations of the Dunlop pattern. Never in all the history of the patent office was a property more coveted than were the rights of the Dunlop Company, and never were any patent rights more abused. The patent laws proved utterly inadequate to protect the company, and it says much for the energy of the firm that it is still supreme, in spite of the undermining from which it has so sorely suffered.

If hundreds of thousands of pounds have been lost by fraud, millions of pounds have been made by the adapted hose-pipe of the Belfast veterinary surgeon, to whom every cyclist and every motorist owes a debt of gratitude for his brilliant idea of filling wheel tyres with air.

The Draper Who Made up His Mind.

William Whiteley was born in Yorkshire in 1831, was sent to school at Pontefract, and at sixteen was apprenticed to a draper's firm at Wakefield for five years.

So much for his boyhood. His career as a man began when he paid his first visit to London, to see the Great Exhibition of 1851. Forthwith he fell in love with London. In her bustling streets he felt the heart of the world beating. He knew that here, if anywhere, were chances for an enterprising young man to make his fortune. London called him with no uncertain voice, and directly his

apprenticeship was ended he answered the call.

By now he had made up his mind as to his future. He was determined to become a successful shopkeeper—a draper for choice. Systematically he set to work to learn everything that the first drapers of the day could teach him. Ten years he devoted to the deliberate study of business—learning something every day, studying successful methods, passing from situation to situation. Such an enthusiastic worker was paid, of course, good salaries, and he made money by earning commissions on good sales. In ten years he managed to save £600. He had lived soberly and frugally during this period of study, hoarding money, never spending a penny on drinking or smoking. By 1863 he felt himself ready for embarking on his own account—for becoming that successful shopkeeper he had pictured in his fancy, and so realizing the dreams and ambitions of his life.

He began to look round for the site of a promising shop. On taking the advice of those who should have known best, he was surprised by the unanimous way in which everyone warned him against that district known as Westbourne Grove. But when one day he found himself in Westbourne Grove he rather liked the look of it. An unoccupied shop caught his attention—No. 63. It had a hopeful appearance. At the next chance he went and stood opposite No. 63 for exactly two hours—he noted the number of prosperous people who passed—and he made up his mind that at No. 63 the foundations of his fortune should be laid. Here he opened a fancy store, with two girls and a boy.

The remainder of the story is a plain tale of sticking to the shop, and of hard work, day after day, down to the present time. The first shop, the famous No. 63, was multiplied by others, until now it is one of thirty. The fancy-goods seller became a universal provider, and the fal-lals with which he started business are now represented by every article a man can want, from the cradle to the grave—from a baby's bib to a tombstone. The original two girls and a boy are represented by a staff of about six thousand employes. In thirty years the one-time draper's assistant had transformed himself into a millionaire, and in thirty-six years—when, at the age of sixty-nine, he turned his business into a company—he saw his original capital of £600 represented by a capital of £1,800,000

The Rise of Biscuit Town.

If "Ye Anciente Towne of Radinge" takes great pride in the ruins of its Abbey, founded by Henry I., it is still more proud of its modern and prosperous biscuit works. Cromwell destroyed the Abbey, and the town promptly fell asleep, only to be aroused to energy again when, in 1841, George Palmer appeared on the scene.

He came, this young man, with a knowledge of milling and baking, with a genius for mechanical engineering, and with a determination to make his fortune. Associating himself with a long-established confectioner, Thomas Huntley, he introduced machinery to the business, and began the experiment of making something more palatable in the shape of biscuits than the old cast-

iron "captain's biscuit" that held the market at that day.

In a short time he had created a new public taste—a taste for biscuits. The public liking for these delicate dainties grew apace—and the business prospered. In ten years the firm were employing 200 workmen. Samuel and William Isaac, brothers of George Palmer, joined him in the directorate. Twelve more years saw the employees doubled—in 1867 their number reached 1,000; the Paris Exhibition of 1878 saw 3,000 people making biscuits, while to-day the firm employs between 6,000 and 7,000 hands, and turns out more than 400 different kinds of biscuits and cakes from an enormous factory that has sprung up on either side of the River Kennet.

So Reading throbs once more with healthy energy. What the Palmers have done for the town is almost past telling. Indirectly, they have increased its population from 17,000 in the early days of Queen Victoria to 75,000 to-day. They have given three members to Parliament, two mayors to the town, and two high sheriffs to the county, whilst several members of the present great family sit on the magisterial bench.

Agriculture, and a host of industries, have benefited by the rise of the biscuit factory. Every day the butter and milk yielded by 19,000 cows pours into the factory, to say nothing of the eggs laid by 150,000 hens, or the fresh cocoanuts that can only be counted by the thousand.

Not only are the biscuits of the firm welcomed in all parts of the world, but their biscuit tins have proved no small boon to mankind. Out in Uganda, for instance, scores of Huntley & Palmer's biscuit boxes

go to church every Sunday, the natives carrying their Bibles in the tins to preserve them from insects. The British and Foreign Bible Society have even made special queer-shaped Bibles for Uganda, four inches broad by three inches thick, in order that they may fit into the two-pound biscuit tins that come from Reading.

The Miracle of the Gramophone.

The rise of the gramophone is among the true romances of business.

At about the time when Edison was busily devising the phonograph the gramophone came into being under the hands of a Dr. Berliner—one of whose instruments, six years ago, was brought to this country by a Mr. Barry Owen. He carried with the instrument in a little bag twelve records—and lost no time in setting to work to interest financiers in the idea.

But all in vain. Few would listen to his gramophone—no one would believe in it. It was unsound—it was all wrong—it was, in any case, a mere toy of no practical value. For eight months the man with the priceless invention in his little bag endured the laughter and scorn of the business world. Then, growing tired, he decided to start the thing himself.

Borrowing a few hundred pounds, he rented a basement room in a small street off the Strand, and set to work to make the British people understand the miracle that his instrument could perform—how it would catch the sound of speech or song as it fell from human lips, write it down with a silver needle, and lock it away to be preserved for ever, or reproduced at any moment desired. He had made enough money

to pay back what he had borrowed, and he found himself standing fairly in the way of fortune.

His original twelve records are represented to-day by twelve thousand records made by the greatest artistes and musical organizations from all the countries the world over.

In the beginning, no one with a reputation would deign to sing into the gramophone. It was necessary to call in beggars from the streets to make records. Now there are no singers or musicians who do not willingly allow the gramophone to catch and keep their music of the passing moment, so that it may be heard throughout the world, and perpetuated for all time.

The company's agents go forth into all countries to gather up the national airs and folk-songs, so that they may be heard everywhere, and preserved always. To-day agents are traveling to make permanent records of Finnish songs before the language is utterly stamped out. Quite recently records have been made of the language and folk songs of the strange little pigmies who visited England from Central Africa. Plates are made for the use of music teachers, so that pupils may study at leisure the best interpretations of the masters; while language-teaching records are coming steadily into favor.

On the stage the gramophone plays an important part. If a song is to be sung, Melba's voice is always at the disposal of the stage manager. If the roar of a crowd is required to be heard, it is no longer necessary to employ a host of supers night after night, for the gramophone can

roar as well as they. In Mr. Tree's Richard II. it was the gramophone that gave forth the stirring cries from behind the scenes—"Long live Bolingbroke"—"Long live Norfolk!"—that echoed the shouts of the soldiers, and the clashing of their swords.

A Fortune From an Oleograph.

This is the story of a firm's fortune that was built on an oleograph.

An oleograph is not considered to be very high art to-day; but at the time when Adolph Tuck, then a boy of fifteen, was taken into his father's picture business, the day was dawning when these pictures printed in oils were to take the public taste by storm. The boy was a born appreciator of art, with a keen instinct for divining what art is appreciated by the public. When, in the year 1870, in Paris, he came across a picture by a famous French artist: "The Last Moments of Mary Queen of Scots," he knew at once that here was an ideal subject for an oleograph. He acquired the rights of publishing for his father, who issued a large reproduction, priced at £2 2s., and in a short time some thousands of copies were sold.

It was this stroke that brought the firm of Tuck, then young and struggling, into prominence, and that laid the foundation of the firm's present fortune.

A year later the young art dealer, who was full of bright notions, thought it would be a good idea to print a few cards of greeting for circulation at Christmas. Half-a-dozen sets were duly published; but the trade therein was very slack. Young Tuck determined that he would fan it into a flame. The Bri-

tish public, he argued, stood in need of Christmas cards; it would be good for the public to have Christmas cards, and good for him. Christmas cards they should have willy-nilly.

Next Christmas he published twenty sets of cards, 100 gross to each edition. The public began to catch his idea. In the third year he printed thirty sets; the public rushed for them, and from that day to this the trade has increased every year, until at the present time 1,700 different sets of cards leave the house of Tuck every season.

This great business has largely been brought about through the romantic aid of competition, due to the fertile brain of the head of the firm of Raphael Tuck & Sons. Scheme after scheme he put into force to secure new talent for card-designs and for the other art publications. The first was a competition, held in 1879, for designs, in which £500 was offered in prizes. So good were the entries that purchases to the extent of £2,000 were made by the firm.

The time came when Mr. Tuck turned his attention to picture post cards, and had he not done so, doubtless there would be no home-made picture post cards in the land to-day, for the British post office set such a small limit on the size of post cards that to print pictures upon them was almost impossible. Nevertheless, the attempt was made, but failed hopelessly.

Then Mr. Tuck fell upon the post office to agitate for an enlarged card. This was twelve years ago. For three years he bombarded the authorities with his petitions. At last, in 1898, the news was given out that the size of the British post

card was to be increased. When the post card boom set in in earnest he was ready and waiting for it. He has now published cards in 35,000 different designs, and their sales can only be reckoned in millions.

A Fortune Made From Fireworks.

For seven generations the sons of the house of Brock have succeeded their fathers as makers of fireworks. The firm was founded at least 175 years ago, by a Brock who established himself in the green fields now occupied by the slums of the East-end of London. It is possible that even before 1725 the Brocks were firework people. The present head of the firm, Mr. Arthur Brock, has in his collection of rare engravings, a firework print dating from 1640.

The Brock fireworks have shed light in darkness all the world over. They have at once terrified and delighted the natives of Africa; the Cingalese have fallen before them in adoration; the Turks have tried to imitate them, with disastrous results to themselves; at the Delhi Durbar, one million of the people of India attended a display, many hundreds taking up positions a week beforehand, and sitting tight, to make sure of good places. Mr. Brock may congratulate himself on giving pleasure to countless millions of many countries, while he has received the personal appreciations of Sultans, Shahs, and Tsars, Princes, Kings and Emperors.

The business has its side of pure romance, and its side of most romantic utility.

There is no end to the different uses to which are put the firm's colored lights and rockets. Fog signals are made that penetrate

for over half a mile; signal lights for ships and fishing fleets are made by the thousand; miners' fuses for blasting coal, and line-throwing rockets for saving life at sea, and for throwing a line over a burning building so that firemen may haul up a hose. Then, in war, the fireworks have played a great part. Many a zareba on the West Coast of Africa has been saved from a night attack by warning lights fired by connecting wires on the ground, while the Japanese in the recent war made great use of light-shells for exploring the enemy's positions. In Darkest Africa small parties of white men have put to rout whole armies of natives by the simple expedient of sending off a shower of Brock's colored lights.

Mr. Brock has dabbled in fireworks since babyhood. At the age of seventeen, his passion for fireworks remaining unabated, his brother, the late C. T. Brock, took him into the business, and in the following year sent him out to India to take charge of the entire management of the firework displays that so brilliantly marked the progress of the then Prince of Wales in his tour of 1875. Since then Mr. Brock has traveled all over the world superintending firework shows.

Among the many sovereigns who have witnessed the shows has been the German Emperor. "There was nothing," declares Mr. Brock, "that the Emperor did not know about fireworks. He told me exactly how the colored lights were made, and every time he was right. He also told King Edward that he had seen fireworks just as good as mine a few days before in Amsterdam. I was able to assure the King that the Kaiser was right in this, too, since

I had supplied those fireworks, although a Dutchman took the credit."

The Maker of Modern Warfare.

The rise of the greatest engineering works in the world may be traced back to a day spent in fishing by a young solicitor with a turn for mechanics.

A Summer day in the year after Queen Victoria came to the throne found the solicitor casting his line near an old mill at Dent Dale, in Yorkshire. The mill-wheel, turned by a waterfall, attracted his attention—and he was not slow in noticing that by far the greater part of the power of the water was allowed to run to waste.

Here was a matter worthy of study. Why should not the whole force of the waterfall be utilized as a motive power? The idea set in train a series of experiments, which added to the solicitor's accomplishments a thorough knowledge of the science of hydraulics. The year 1845 saw him lecturing to a learned society of Newcastle-on-Tyne on "The Employment of a Column of Water as a Motive Power for Propelling Machinery," and exhibiting the model of an hydraulic crane that he had devised.

The model crane—the outcome of the idea suggested by the Yorkshire fishing stream—gave place to a working crane, that was erected upon the Quayside at Newcastle, and set to load and unload ships.

Then the era of hydraulic-pressure machinery set in in earnest, and the Elswick works, founded by the inventor, Mr. W. G. Armstrong, took the lead in its manifold developments.

The romance of Elswick does not end here. In 1854 was fought the

battle of Inkermann, when the defeat of the Russians was largely brought about through the superior range of two 18-lb. guns, that had been brought into action at the last moment, after incredible difficulties. Mr. Armstrong, more as an amusement for his leisure than for any other reason, began to consider whether lighter guns could not be made with as effective a range as the heavy ones. In 1855 he manufactured a 3-lb. gun on a new principle, and with this gun he was destined to revolutionize field artillery.

With the perfection of this gun, William Armstrong, already wealthy and famous, found himself in as commanding a position as any inventor had ever occupied. He might have gained any money from foreign na-

tions for his patents. What he did was nothing if not romantic.

He made a free gift of his patents to the British nation, and, not content with this, entered the Government's service as Engineer to the War Department—a position which he resigned in 1863.

There is little more of romance in the story—the rest is a tale of gigantic business development. To the Ordnance Department steel works were added; to the steel works shipyards; to the shipyard a plant for making armor-plate.

The founder of Elswick lived to see his works established as the largest of their kind in the world, dying, only five years ago, as Baron Armstrong of Cragside, at the ripe age of ninety-one.

Some Famous Stock Exchanges.

CASSELL'S MAGAZINE.

The Stock Exchanges of the world record with the utmost delicacy every event that transpires, not only in the financial but in the political, social and physical worlds. The origin and growth of the great Exchanges provides a story that will be read with unflagging interest.

AS a mirror reflects the presentment of the person looking into it, so do the Stock Exchanges of the world reflect the image of every event of importance that happens in both hemispheres. From a royal indisposition to a snowstorm in Canada, from a revolution in South America to a labor victory in Australia, nothing of general interest fails to effect some of the world's stock markets, of which the nerve-centre is London. Attempts have been made, and are being made with spasmodic violence, to show that as regards pride of premier place among

the various Stock Exchanges, the London "House" now plays a humble second-fiddle to that of New York. Our cousins across the pond are naturally eager to have their Stock Exchange, now housed in its brand-new building, exalted as one more "Greatest Show on Earth"; but the Briton whose paths lead him in the direction of finance is content enough to let Brother Jonathan talk as loudly as he likes, so long as John Bull retains his present heritage of leading the world's financial operations by the power of London's pre-eminence in this respect.

New York sends orders to Throgmorton street for execution in Berlin; Amsterdam finds a readier market in London for Russian oil shares than in St. Petersburg; Paris speculates in Kaffirs here rather than in Johannesburg; and the up-to-date provincial Stock Exchanges of Great Britain find themselves forced to send a large part of their orders to the great mother who sits in Capel Court, holding the threads of the world's happenings in her grasp, and responding to the slightest touch upon any one of them with an instantaneity which all the resources of science are taxed to render possible. However, it would, of course, be easy for any Stock Exchange—even the little one at Madrid—to adduce proofs of its being the principal market in certain "specialty" stocks or shares, and so, merely skirting the arena of argumentative debate, we pass on to the pleasanter ground of examining some of the most interesting features which are presented in the famous Stock Exchanges of the world.

The term "Bourse" has been a familiar one for centuries. Accumulation of wealth led to demand for stocks rather than stockings for its investment, and to meet the demand a supply has always been found at hand. Even in the days of Edward III. there were "broceurs" in London, dealing, of course, in merchandise; while pictures are still extant of the Old Stocks Market, where merchants used to meet, and where offenders watched the busy scene as they sat in the stocks from which the place—now covered by the Mansion House—took its name. As the needs of impecunious kings and governments became more pressing, so there increased channels through which they could obtain financial assistance, and it would be an alluring

speculation to attempt to enter into the feelings of the first investor who subscribed for the first Government loan.

By the seventeenth century the stockbroker had begun to be necessary in London for bringing buyer and seller into touch, and stockjobbing as a profession commenced to attract attention. The jobbers dealt in anything that came along, and one gentleman who tried to create a rig in guineas at the end of 1695 got kicked out of the market for swindling. East India Co. stock was one of the earliest of popular media for investment outside Government loans, and some of the shares placed on the youthful market were in such companies as the Lutestring, the Sea Diving, and Lofting's Fire Engine.

When the fever of gambling lays hold of the public, anything will do to play with; "an old collar," says Albert Wolff, "became the Societe de Lingerie Universelle in Paris, and a broken cigarette was made the chief asset of the Regie des Tabacs de l'Afrique Centrale, capitalized at one hundred millions." Few examples of the mad mania for speculation are so familiar or so sobering as that of the gamble in South Sea stock. In 1714 the price of the stock was about 50s. On May 21st, 1720, it had leapt to £600, and on the following August 9th it rose to £1,200! Two months later it stood at £86, and behind these cold figures lies a whole world of ruin, of distress indescribable.

Change Alley, with its coffee-shops, the Royal Exchange, and the Bank of England, was each in its turn the home of the London stockbrokers and jobbers; but in 1801 the foundation stone of the present Stock Exchange was laid, a fact commemorated at the present day by the inscription over the Capel Court entrance to the

House. Nine years before this, dealings had commenced in New York, under a spreading buttonwood tree which stood in the Wall Street of the present day. "Congress had assumed the debts incurred in the War for Independence," says a writer in the New York journal, *Town Topics*, and residents of other parts of the country who wished to invest in the new bonds, then called "stock," sent their orders to New York merchants to be executed. The business soon assumed such proportions that a class of stockbrokers sprang up.

At first there were but two dozen of these brokers, but numbers grew rapidly, and in 1817 a Stock and Exchange Board had to be formed, the members of which drew up a constitution for the regulation of their business. This first constitution was lost in a fire in 1835; but a second deed, dated 1820 and signed by thirty-nine members, is still extant.

It is of interest to compare these dates with that of March 27, 1802, when the deed of settlement in respect of the (then) New London Stock Exchange was signed. Around the provisions contained in the deed there have raged hot controversies and it has formed a severe stumbling block to the efforts of those "reformers" who want to place Stock Exchange domestic Government upon a different footing. Opposition, too, has arisen now and again in London as in New York, but has failed to do more than give a healthy stimulus of competition to the original bodies. So long ago as 1837 New York was threatened with a rival institution, calling itself "The Bourse," and later on there was an Evening Exchange.

Speaking of the Bourse naturally suggests the Paris Stock Exchange, which, by the way, has also acquired a fine new home comparatively lately.

For years a kind of internecine strife went on between the official and the unofficial brokers—the *parquet* and the *coulisse*; nor was it until 1898 that a law came into operation whereby practically all the business was thrown into the hands of the former, the official party which is made up of over a thousand *agents de change*. Seventy of these latter manage all the affairs connected with the Bourse, and although it is the opinion of good authorities that the advantage given to the *parquet* was very harmful to business, it cannot be denied that Paris is a most important financial centre. The French hold heavy stakes not only in our Consols and similar securities, but also in mining companies which are under British management. They are also exceedingly large proprietors of Spanish, South American, Italian, and other foreign Government bonds, so that the London markets are frequently swayed almost as much by the course of the Paris Bourse as by any local influences.

French Rentes fell to 52 at the termination of the Franco-German war; they are now under par. But our own Consols have been still lower. In 1797 the price fell to 47 3-8, the lowest price on record, due to a financial panic engendered by the war with France. The highest level they have ever touched, as Macaulay's school-boy knows, was 114 in 1896 and 1897. That same Franco-German war—or, rather, its conclusion—had a remarkable effect in reviving European business generally. On the Vienna Stock Exchange the shares of over two hundred new companies were introduced, of which a mere score lived more than twelve months. Vienna brokers used to deal in coins, amongst other unusual things, and their Stock Exchange, until 1886, was open for a lit-

tle while on Sunday mornings for the transaction of business; in fact, Vienna can point to a Black Sunday in 1882, even as London still remembers its Black Friday in 1866, when the banking firm of Overend & Gurney came down with a crash. New York had its own Black Friday in 1869. Vienna, it may be observed, demands that before "becoming sworn brokers," the candidates shall pass an examination, besides paying a deposit. But although the Viennese Stock Exchange was founded by the illustrious Maria Theresa, although its membership consists mainly of Jews, although it boasts the largest hall in the city, its importance has been waning for some time past, and the number of its brokers has shrunk to about a thousand, after being nearer twenty-five hundred in the past.

No doubt the decline of Vienna has been in one way an excellent thing for the Berlin Bourse, which has been striding steadily to the front for some years past. Royalty recognized the importance of the Bourse almost from its commencement. In the early days, the brokers—perhaps it would be more correct to say bankers—met principally to deal in Government bonds, and Frederick William I. of Prussia gave them a little house called the Grotto for their "Stock Exchange." The first Bourse proper used to stand on the site now occupied by the cathedral, and the present Bourse was begun some five-and-twenty years ago, the foundation stone being laid in the presence of the Prince Regent, who subsequently became the first German Emperor, William of Prussia.

The London Stock Exchange has, of course, been visited by King Edward VII. when he was Prince of Wales. He expressed a wish that his

visit might be of an informal character; but, with every anxiety to obey, the Stock Exchange managers found it was impossible to arrange for the visit to be made incognito. A telegram dated from Marlborough House, March 2nd, 1885, is preserved as one of the greatest treasures of the Stock Exchange, for in referring to his visit the King paid a warm compliment to the "loyal and hearty welcome" he had received from the members.

The Iron Chancellor incurred a good deal of odium in the Berlin Bourse by introducing a measure which materialized into the nationalization of all the Prussian railways. So many concerns of shady character had been promoted in Germany to deal with the then new idea of railway traffic that Bismarck considered it advisable for the State to undertake the whole business of railways. The curtailment of a popular form of speculation naturally left Bismarck in high disfavor with the brokers, who lost a profitable source of revenue. But when the French paid the indemnity that formed so substantial an aftermath to the war, the German Government's redemption of millions of marks borrowed on war loans was a means of circulating money in a way that directly benefited the Bourse. Speculation again set in, only to be checked by further restrictive legislation. Nevertheless, in spite of the close control exercised over the Berlin Bourse by the authorities, there was a wild outburst of share dealing less than five years back. Industrial schemes of all sorts were floated, with the inevitable result of subsequent trouble, the locking up of cash resources, and the dissemination of suspicion amongst investors of all classes. By degrees Berlin is recovering from this overdose of Industrials, and a good deal

of German business is nowadays transacted in Canadian Pacific Railroad shares, a few American railroad securities and certain South African mining shares, in addition to the International bonds of European States. Every day a Government commissioner attends in the Bourse to see that the laws are obeyed, an espionage which London would regard as intolerable. But they are paternally treated in the Fatherland.

In Wall Street, New York, the chairman of the Stock Exchange sits at his own high desk while business is proceeding, and keeps a sharp eye upon everything going on. London, however, has no such sort of supervisor, and only once within recent years has a policeman ventured within the classic walls of the Stock Exchange. The luckless constable had followed Captain Webb, when the famous swimmer paid a visit to the House after his Channel exploit. Captain Webb received a magnificent greeting. The policeman, with his coat torn and his helmet being used as a football, could also not complain that his welcome lacked warmth.

Outsiders are forbidden to enter the London Stock Exchange, and many unexpected discoveries have been made by those who failed to observe this restriction. In olden days, the stranger within the gates got very rough handling, but at the present time an unwarranted intruder generally escapes with little more

than a vigorous booing and perhaps some slight hustling. The "waiters" manage to rescue such bold or ignorant spirits before much mischief can be done.

The Paris Bourse allows the presence of strangers, as many readers of this paper have no doubt discovered. Perhaps they have wondered at the unbusinesslike system which permits cigarette smoking in the place. In point of fact, this practice is theoretically forbidden, although nobody seems to trouble about the prohibition being carried out. London members smoke only from a quarter to four in the afternoon until the close of the House at four, and rigid etiquette confines them to the use of cigars and cigarettes, pipes being tabooed. Indeed, the writer has crossed the floor of the Stock Exchange before ten o'clock in the morning, and been gravely informed that he may not even carry a pipe in his mouth! Visitors would find the atmosphere fairly thick at four o'clock, if they could obtain an entrance.

New York allows strangers to a gallery in the Wall Street House upon presentation of a card signed by a member. Similar rules apply in Berlin and in Vienna. Madrid, as might almost have been expected from the easy-going Spaniard, is the one Stock Exchange that allows its members to smoke during official hours.

Cranks that Worry Business Men.

(NEW YORK TIMES.)

So numerous is the criminal class that seeks to profit by preying on the sympathies of rich business men that regularly organized bodyguards have had to be formed to keep them away from their victims. The following article describes some methods of these crooks, and introduces the reader to several of the more interesting characters among them.

A PROPOS of the daring conspiracy attributed to a notorious western character to kidnap the presiding genius of Standard Oil—a feat which the Pinkertons declare is absolutely improbable if not impossible of accomplishing—considerable curiosity has been awakened as to the ways and means adopted by men and women of sovereign fortune to protect themselves from the annoyances and even dangers to which prominence is subjected.

No crowned head lies more uneasily at times than may be said of our wealthiest men and women. Cranks and crooks are their particular haunting ghosts on occasion, or rather, would be if due precautions were not taken in raising a barrier between the Midas and the mob.

New York City, according to reliable record, has nearly a thousand millionaires to its credit. As a majority of them are actively engaged in business of a sort that brings them in direct daily contact with numbers of people, most of whom are safe, but many of whom are no saner than they should be in the presence of temptation, it behooves any person of large means to fend him or her self from annoyance. If access to prominent people of affairs were easy, they would have not only the major portion of their time pre-empted with trivial matters, but would also be subjected at times to no small personal peril from cranks and criminals. Accordingly, in big offices of

every sort in our myriad-mannered metropolis, hall men, detectives, clerks, private secretaries, or ordinary office boys are assigned as intermediaries between the visitor and the person he or she desires to see.

It is, of course, in the financial district, where immense sums of money as well as important men have to be fended, that this bodyguarding business is best systematized. Nearly every bank or large financial institution employs one or more men as special agents or bodyguards. Their duties are usually threefold. They accompany and guard the messengers when bearing corpulent amounts of money through the highways and byways; when in the bank they keep an eye out for cranks or criminals, and many of them act in confidential capacities to their employers.

At least 90 per cent. of these go-betweens, it is estimated, are quondam policemen. They get their jobs, as one of them expressed it, through influence, or, colloquially, a pull. As a matter of fact, many of them have flawless reputations for honesty and faithfulness. They are physically powerful as a rule, and their experience on the force is supposed to have familiarized them with the under world and its denizens, as well as methods. A member of one leading banker's house, for instance, informed a writer for the Times that he had figuratively followed a certain patrolman for nearly ten years, had seen him promoted to roundsman, and

when he was retired offered him at once the Wall Street position which he still occupies. One former London bobby stands guard over one of the greatest banking houses in the street.

Until about fifteen years ago the Police Department regularly detailed patrolmen to watch each of the greater city banks, the institution defraying the cost. When this system was discontinued, several of the patrolmen so detailed resigned from the force and remained at their posts, being sworn in as special officers.

As an additional protection to the financial and jewelry district there is a large force of detectives under Sergt. Dunn, with headquarters in the Stock Exchange, engaged solely in filtering the district of objectionable persons.

Sitting in his office in the Stock Exchange building, the head of the Wall Street Detective Bureau, with his hand literally and figuratively on a hundred wires communicating with his subordinates in various parts of the district, can within a period of five minutes mass enough men at a given spot to handle any crowd or cope with any demonstration liable to arise.

Sergt. Dunn and his Cerberi, however, only keep watch and ward on the outside. On the inside the nets are arranged by the bodyguards proper, and, as a rule, they are seldom required to deal with the criminal classes as distinguished from cranks. The typical crank is one who comes for money, usually several million dollars, which he must have in a hurry. The following letter recently received—interrupted—by the guardian of a great banking house at Wall and Broad Streets reveals the more harmless type of dunning crank:

Dear Sir: Trusting you will

readily understand the following: Being known or termed an outsider by an organization called Swim, secret, of course, if the latter name is correct I can hardly conjecture. I am supposed to be dead to the world by this same secret organization, and am thrown on my own resources to find the reason. I trust to your kindly advice to enlighten me under the above peculiar circumstances, believing you must have a knowledge of such matters, being in your line.

If it is necessary to be enrolled and entered on any list of freemen to be in the so-called Swim, I shall be most happy to comply. I also have claims of a lifetime to be considered and adjusted. Hoping you will have no trouble in comprehending the purport of the foregoing, I remain, yours to command.

On the envelope containing this curious effusion was written: "Full claim, \$25,000,000. Will compromise for \$4,000,000 in cash."

Recently a man of angoral aspect and frenzied of eye visited the United States sub-treasury and inquired for Assistant-Treasurer Fish. The special officer at the door asked the suspected caller to state his business. After glancing furtively about, the latter led the doorman into a corner and in a mysterious voice revealed his mission. He had invented a machine, he said, by which gold dollars could be minted at the rate of a million a minute and at infinitesimal cost. Being in need of ready money, he continued, he was willing to transfer his invention, with patents and everything thrown in, for the modest sum of \$2,500,000. Now, it is said that a machine capable of accomplishing such a result would be worth many times the amount asked of the Government, yet the doorman was skeptical. He referred the visit-

or to the Customs House. At the Customs House he was shunted on the City Hall, where, he was told, a man with a gold badge and dark-blue coat would be awaiting him. This particular crank was never seen again.

A favorite method of these eccentrics is to write themselves checks for fabulous sums on slips of scrap paper. These they present at the banks for payment, and are indignant when the money is not forthcoming.

All these varieties are harmless enough, but the actual infernal machine which was recently received at a Broadway office, or another that was discovered on board the Umbria, have served to inspire the minds of many with a haunting disrelish of cranks. More than one bank president maintains a revolver in a drawer of his desk, and one has devised a contrivance, concealed inside his desk, which would blow a visitor into eternity at the touch of a button.

Quite as ingenious as the cranks are the grafters who pick up what they can before being spotted by the police. The commonest graft, and consequently the least successful is the bogus subscription list for some ostensibly charitable purpose. Strangely enough, in the premises, a woman recently arrested in the financial district confessed that she had averaged \$5,000 or \$6,000 a year for several years by obtaining money on a charitable pretence.

One of the prime qualifications of your bodyguard is to be prepared for all possible emergencies, but occasionally even the best of them are outmanoeuvred. One of the most prominent and influential capitalists in the country, whose aversion to interviews is proverbial, has as a bodyguard, an ex-policeman almost as reserved and unapproachable as him-

self. No one can gain his ear for a moment until he has passed this Cerberus.

A certain illustrated journal not long ago made several ineffectual efforts to secure sketches of the great man at his desk. At last the publication sent two representatives, a woman and a man. The latter began by negotiating a flank movement, as though trying to sneak into the sanctum sanctorum, and of course was promptly intercepted. Meanwhile the young woman sauntered into the holy of holies unchallenged, presented a letter of introduction in person, and so dumfounded the financier that he involuntarily provided material for some characteristic pictures.

Not long ago a man visited the Morosini banking offices and sent in his card with that of a friend of the banker's as a means of introduction. He was at once admitted. Presently, on coming down to business, he startled the banker by demanding \$20,000 to perfect a submarine boat which he declared would cross the Atlantic in twenty-four hours.

As the same financier volunteered it is far more difficult to get rid of a woman than it was to turn the aforementioned crank into the street. Several months ago a woman called on him with the announced object of buying stocks. It was the day after the Japanese had scored a great military victory and the woman proved to have invented a war balloon for which she desired capital to float.

Being advised that the banker had no wish to invest in such an enterprise, she became persistent.

"I will take lunch with you," she suggested, "and we can talk it over."

She was informed that luncheon was always served in the office.

"Then I will stay," she rejoined cheerfully.

"That is very kind of you madam," replied Mr. Morosini, but I am expecting my daughter to-day and she may arrive at any moment. If you will return to-morrow at this time I will give you my attention."

Needless to say, means were found to bring the annoyance to an end. Incidentally the Morosini mansion at Riverdale-on-the-Hudson is equipped with very extraordinary and picturesque apparatus as a proof against burglars and other unwelcome visitors. Several small-bore cannon and sundry howitzers are planted around the house, each piece of ordnance being connected with the house by an electric wire.

Whenever occasion demands, a button may be pressed inside the mansion, and any one or all of the cannon can be fired off. In addition to this novel safeguard the grounds surrounding the mansion can be illuminated by means of electric bulbs scattered thickly among the trees and shrubbery.

Recently there was occasion one night for the police to answer a call from the Morosini mansion, two servants having become obstreperous. As the vehicle containing two officers from the King's Bridge station passed through the gate, the lawn for a hundred feet about suddenly burst into light. Adjacent trees glowed with a hundred dazzling flashes. Surprised, the officers came to an abrupt halt. But presently continuing on toward the house, every foot of the way was similarly illuminated, lights budding everywhere, making the grounds almost as brilliant as day. During a subsequent survey of the premises the police learned that all the windows on the ground floor were connected with heavily charged elec-

tric wires. When the family retires a switch is turned on, and any one attempting to open a window from the outside is apt to be fatally shocked.

Russell Sage, who recently celebrated his 90th birthday by putting in a busy day at his Nassau street office, has for the past year been accompanied by a stalwart attendant whenever he stirs abroad. The Sage body-guard has the double duty of assisting the aged financier up stairs and through the crowded streets, and also of warding off annoying persons. No one is more easily reached as a rule than Mr. Sage when one has business of importance to transact. But any stranger who becomes annoying is apt to be reminded by the stalwart warden that business is business. Even the general popularity of Miss Gould, even the title of good angel so freely bestowed by many whom she has assisted, does not relieve her from sharing in such annoyances and dangers. Her Fifth Avenue home is a Mecca for every variety of beggar and crank. Hardly a day passes, in fact, without some unwelcome visitor being recorded. In most cases they are harmless, but they are always treated carefully. The butler who opens the door is himself a pretty shrewd detective, and whenever his suspicions are aroused the Detective Bureau is at once notified and officers are hurried to the place.

Should an objectionable caller refuse to leave the premises or threaten to come again, detectives are kept in the house until there is reasonable assurance that the cause of annoyance is removed.

Besides these visits Miss Gould receives threatening letters in nearly every mail, all of which are promptly turned over to the authorities for ex-

amination. A source of particular annoyance is the hallucination of one type of crank regarding marriage. If Miss Gould has kept any record of the number of proposals she has received, the total would probably stagger credibility.

Whenever a threat is definite, such as a particular hour being mentioned for its fulfillment or a sufficient clue is given, a detective is immediately put on the case. Often several officers will be employed investigating a single letter.

Here, as at other houses of the wealthy, elaborate precautions are taken to protect guests during social functions. Frequently a dozen detectives, in correct evening garb, will be detailed to a house wherein there is entertaining. Their rendezvous is about the main entrance, though of course every door and window by which one might enter is watched. As each guest arrives the detectives note whether he or she is recognized and whether the name is announced by the butler. Persons not so announced are shadowed until the new arrival meets one of the family or is otherwise recognized.

In driving about Miss Gould and many other wealthy women depend for protection upon their coachmen and footmen. Only a trusted attendant is naturally allowed to occupy such a position. The Gould footman is a strong fellow, and quite capable of giving a good account of himself whenever necessary, and it is not alone because it is stylish that he always keeps close behind Miss Gould as she passes from her equipage to her door, and remains at the door ready to escort her back.

Speaking of paranoiacs in general, the head of the psychopathic ward at Bellevue ventured that cranks who

ordinarily act as other people are apt to have ideas of grandeur and of personal importance which when they fail to receive the attention or deference which they think is their due, develop delusions of persecution. These are usually dangerous, from the fact, he continued, that their intellectual defects are not appreciated and that they are merely regarded as eccentric and queer, but harmless cranks.

Upward of 2,000 cranks are annually received and examined at Bellevue, of whom about 66 per cent. are sent to asylums, about 25 per cent. are discharged, and the balance are committed to other institutions.

Comparatively few of such cases are ever heard of by the public. According to the Bellevue records women cranks are by no means as numerous as men, but they are frequently more determined when they threaten to commit a crime. As a case in point, pursued the same authority, the most notorious case of recent years was one Harriet Coffin, who attempted to kill Kyrle Bellew, the actor. Hers was a violent delusion. She believed the star at one time had returned the great affection she had for him, but that he had tired of her and secluded himself to the verge of persecution. Once at a Boston hotel Miss Coffin attacked a waiter with a knife, thinking the victim was the recalcitrant actor. With an umbrella she on another occasion ruined the hat and wearing apparel of an elderly gentleman who was accompanied by his wife, in a Fifth Avenue stage, because he had, she declared, insulted her by pressing against her arm. In a fit of rage she struck a well known hotel proprietor on still another occasion. She was sent to Middletown for this assault,

and later was removed to Amityville, where she is now domiciled.

An amusing case which has never been made public had for its recent principal an elderly paranoiac and several financiers, including one of the Goulds and a director of the United States Steel Corporation. For some time before the police were notified this crank visited numerous offices in order to dissuade certain financiers from sending him money or cast-off clothing. For a year past, he said when arrested, people had been sending him cash and articles

which he did not need, as he was already comfortably established in a Bowery lodging house. Moreover, he confessed, the postal authorities had persistently refused to deliver certain packages addressed to him. Various donations so addressed, he added, were testimonials sent him by religious people who were grateful for a special prayer he had composed. When refused admittance to an office the author of the prayer would gravely write out a note, asking So-and-so not to send him any more money, and depart quietly.

Congenial Work a Factor in Success.

BY G. R. CLARKE.

Here are given the experiences of two or three men who have won distinction in their several pursuits. They emphasize the desirability of selecting work that is congenial and that accordingly arouses all their enthusiasm.

NO advice is handed out so frequently to the man engaged in the struggle for life than that he must love his work. While the capacity for work shown by the majority of millionaires backs up what they say in this respect, the secret does not seem to be so much in a supernatural love of work itself, as in the fact that either by instinct, accident, or a courageous change of occupation after beginning wrong, they have found work that was congenial.

The most radical believer in the theory that it is absolutely essential to be in love with one's work in order to succeed, is James B. Duke, the tobacco manufacturer. This man of many affairs works ten hours a day regularly. The fact that he is worth \$10,000,000 and has armies of helpers

makes no difference. Those who know of his absolute devotion to his work and see the flash of enthusiasm in his eye when he talks of obstacles overcome, have no difficulty in believing that it has been love of it which has made him what he is.

Mr. Duke's father was a struggling farmer near Durham, N.C. He lost his farm during the civil war and supported his father afterward with a primitive tobacco factory. His three sons went to the little country school. The present tobacco manufacturer was the youngest, and when he was eighteen his father had saved enough to send him to college.

Perhaps it was luck, or perhaps the formative period had come earlier to Duke than it does to most men. At any rate he then and there turned his back upon the course which he

would have been supposed to take, and decided upon the one which sent him into the succession of events that made him the present tobacco king.

"Give me an interest in your business, father. I would sooner have that than go to college," he said. By this time the tobacco business had been moved from the first barn to a small wooden factory. James staid in the factory and attended to the moving and packing, while his brother went on the road and promoted sales. The father retired and by a gradual transition James became the real head of the firm. During this time he was working out the theories which he now expresses as to success in the tobacco business.

"A man must love his business better than he loves anything else," he says, "if he would make success sure. It is the true and only way. We employ more than 100,000 persons in the tobacco business, and as the director of this force, I never have failed to observe that the man who works only because he is paid to work has no chance in competition with the man who works because he would sooner do that than anything else. It is the practical secret of success. This tobacco business is my pastime as well as my duty. I never fish or hunt. Those things mean hard work, and

there isn't as much fun in them as there is in business.

"A man can do best that which he loves best. He never will succeed in this age of competition unless he finds real pleasure in his work. The making of money is not a sufficient incentive. He must find his highest enjoyment in the task itself. No man who works along that line can fail. If a man has started in a business which he cannot learn to love, then he should go into some other business. That is my judgment based upon my own experience and observation."

Although the majority of men who have accomplished much seem to have put their finger on the right thing from the start, there are a few great successes which never would have been made except for the courage to follow this advice of the tobacco magnate. The most wonderful example is that of Dr. D. K. Pearsons, who gave up a well established country practice when he was nearly forty to go west. He was possessed of a turbulent desire for business life and for a wider activity than in the little round of his country practice. When he announced his proposed journey everybody said it was madness. But during the next ten years he sold millions of acres of Illinois land and piled up a fortune.



Some Clever Fall Novels

WITH BUSINESS THEMES.

The Best Policy, by Elliott Flower, contains a collection of clever short stories, with life insurance as their motive. There are a dozen of them, each viewing the question from a different standpoint. In all of them the expediency of life insurance under all circumstances is emphasized. Possibly the best of them tells how a venturesome youth secured an option on the shares of a local traction company, whose road was being sought by a large electric railroad company. For fifty-nine of the sixty days during which his option ran, the youth held the big company at bay, neither side giving in to the other's demands. However, all would have been lost on the sixtieth day, had not the youth raised money to buy the shares on a huge life insurance policy which he secured in the nick of time. The other stories in the book are equally exciting. (Indianapolis: The Bobbs-Merrill Co. \$1.50).

* * *

The Grapple, by Grace MacGowan Cooke, is the story of a strike in the coal mines of Illinois, based on facts and giving both sides of the question of labor and capital. The union and its methods are described, and the reader is introduced to several non-union workers, who with their loyal adherents, present a remarkable body of men. Towards the end of the story there is the usual clash, which is handled in a fearless manner. The question is an absorbing one, and the characters are drawn with so skilful a pen that we become deeply interested in their fate. A pretty love story is interwoven throughout the

sterner theme of the book. (Toronto: The Copp, Clark Co. Cloth, \$1.50).

* * *

Tales of the Road, by Charles N. Crewdson, is a volume of bright, clever, snappy stories of business life told by a man, who, although an author, has been on the road and in touch with the brightest business men for seventeen years and is still on the road. It is a book that does justice to the travelling man and will accordingly be heartily appreciated by him. Several of the stories appeared in the Saturday Evening Post, where they attracted general attention and were much enjoyed. (Toronto: McLeod & Allen. \$1.25).

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The Edge of Circumstance, by Edward Noble, is one of the remarkable novels of the season. It tells the story of a new-fangled steam freighter, christened the Titan, but called by the crew, the Schweinigel, owned by a shipping firm in Cardiff. The Titan was a monstrosity and behaved in an outlandish fashion, to the agony of her captain and engineer, who were the only two permanent members of her crew. Everybody else deserted the Titan at the first opportunity. The owners, realizing that the Titan was anything but economic and a constant drain on their resources, did all they could to get rid of her, but in their efforts they were effectually frustrated by the captain and his engineer. The book tells more particularly of the third voyage of the Titan, which was attended with most remarkable circumstances. (Toronto: The Copp, Clark Co. Cloth, \$1.25).

The Man of the Hour, by Octave Thanet, is a clever novel dealing with the labor problem in the United States. The hero is left by his father with a certain sum of money, on the use of which his future prospects are based. Coming under the influence of a walking delegate he is led to give it all to the cause of some strikers, and being left penniless, he himself becomes a worker and joins a union. The rest of the story deals with his subsequent career as a union man and strike-breaker. It is a tale of present day life, filled with stirring incidents, extremely well narrated. (Toronto: McLeod & Allen. Cloth, \$1.25).

* * *

The Divining Rod, by Francis N. Thorpe, is a strong, realistic story of the oil fields in their early days, dealing with the discovery, development and exploitation of oil. The lust for gain, unscrupulous methods to acquire wealth, the squeezing out of small concerns by larger ones by so-called "legitimate methods" form much of the pith and marrow of the story. The seamy side of the oil-enterprise is laid bare in a manner to command interest from the start, and there is added a story of home life and family devotion which lightens up the sombreness of the picture of man's love of money. The story is filled with human interest, action, vigor, and fine character drawing. (Boston: Little, Brown & Co. Cloth, \$1.50).

BOOKS ON BUSINESS.

Business Philosophy, by Benjamin F. Cobb, grapples with everyday problems and perplexities. (New York: Y. Crowell & Co. Cloth, \$1.20 net).

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Beet Sugar Manufacture and Refining, by Lewis S. Ware. (New York: John Wiley & Sons).

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The Production of Aluminum and its Industrial Use, by Adolphe Minet. (New York: John Wiley & Sons).

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Wireless Telegraphy, by Mazzotta. (New York: The Macmillan Company).

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Principles and Practice of Butter-Making, by G. L. McKay and C. Larsen. (New York: John Wiley & Sons).

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Evolution of Weights and Measures and the Metric System, by William Hallock and Herbert T. Wade. (New York: The Macmillan Company).

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Canada as It Is, by John Foster Fraser. (New York: Cassell & Co. \$2.00).

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John D. Rockefeller, by Ida M. Tarbell. (New York: McClure, Phillips & Co. 75 cents net).

Articles in Current Magazines

IN addition to the articles which are reproduced in whole or in part in the present number of The Business Magazine, there are a great many more appearing in the current magazines, which it was found impossible to reproduce for reasons of space. In order that these should not be entirely passed over, short summarized statements of the topics treated in them have been prepared and are inserted herewith.

Readers of The Business Magazine are thus enabled to select those articles which appeal to their several tastes and, by securing copies of the magazines in which they appeared, may read them as they originally appeared.

Acadiensis.

"The Dutch Conquest of Acadia" throws light on a circumstance in history known to but few Canadians, viz. that the Maritime Provinces at one time belonged to the Dutch. The article tells how Acadia was conquered from the French by the Dutch and how the Colonists were carried off and sold to the English Puritans at Boston, where they were held for a ransom which was eventually paid by Frontenac, the French Governor of Canada.

Appleton's Booklovers Magazine.

"On the Western Sheep Range" describes life on the sheep ranges of Colorado, Montana and other Western States.

"At War With the Clouds." An interesting description of the invention by means of which hailclouds are driven away from the vineyards of Styria.

"The Tax we Pay to Insects" tells of the inroads of the Hessian Fly, the codling moth, the boll weevil and other predatory insects on the crops of the country, estimating the damage in dollars and cents.

"Japan: Our New Rival in the East," discusses the question of Japanese commercial supremacy on the Pacific.

Arena.

"The Bournville Village Experiment" gives an illustrated account of the effort the Cadbury Cocoa Co. is making to brighten the lives of its employes.

"Possibilities of Government Railroad Control" is a short paper by Professor Phillips of the University of Colorado on railroad control.

Atlantic Monthly.

"The Commercialization of Literature," by Henry Holt, is an examination of conditions existing in the modern publishing business.

"Telephone Development in the United States" shows the marvellous increase in the use of telephones during the last few years an increase which if continued will mean a telephone for every five persons in 1930.

"How Statistics are Manufactured"

ed," by William H. Allan, gives the experiences of a census-taker.

Broadway Magazine.

"The Bread-Bakers of Manhattan," by Ludwig Vanderhoven, discloses the conditions under which bread is made in the various foreign colonies in New York. Some of these disclosures are none too pleasant.

"Bendetti's Bullet-Proof Shield," by Ralph Sterling, explains the nature of an invention that will revolutionize warfare.

Canadian.

"London: The Heart of the Empire" is an illustrated description of the greatest city in the world.

"The New High School" is an illustrated account of the manual training given at Bradley Polytechnic Institute, Peoria, Illinois.

Cassell's Magazine.

"The Premier at Play" is a bright illustrated article on the feats of the Rt. Hon. Arthur J. Balfour at his favorite game of golf.

"The London Docks" describes one of the most interesting places in the world, explaining how business is conducted there.

"The Most Wonderful Things at the British Museum," as its name indicates, tells about some of the wonders of that famous institution.

Century Magazine.

"The Panama Canal," by William Barclay Parsons, is a long and elaborate article on the famous canal, written by one of the members of the Board of Consulting Engineers.

Chambers' Journal.

"A Glass of Madeira" is a short paper on Madeira wine, its character, where it is produced, etc. with some reasons for its present going out of fashion.

"Pearling in Torres Straits" is described in a graphic manner by one who has actually seen the industry in operation.

Cornhill Magazine.

"Reminiscences of a Diplomatist" is an interesting anonymous paper, dealing with conditions in St. Petersburg before the Crimean War.

"The Creation of the British Museum," by Sir E. Maunde Thompson, K.C.B., shows how the famous institution sprang into being through the death of Sir Hans Sloane in 1753.

Cosmopolitan.

"The Eclipse Seen from a Spanish Mountain" is a bright paper by a young Spanish woman on the successful observation of the recent eclipse of the sun in Spain.

"Transforming the World of Plants" explains the principles on which Luther Burbank conducts his experiments in obtaining variations in plant, flower and fruit.

"Fate of the Brown Empire" discusses the Moroccan question.

English Illustrated Magazine.

"Fortunes in Paint" discusses the cash value of some of the pictures in the National Gallery in London.

"The Art of Cottage and Castle" is a short paper on the subject of lace-making.

"If the Skyscraper Came to London" gives interesting comparisons of the relative sizes of the present buildings in London and the skyscrapers of New York.

Everybody's Magazine.

"Soldiers of the Common Good," by Charles Edward Russell, is the foreword of a series of articles to be written by Mr. Russell on commercial conditions in the old world.

"Ella Rawls Reader, Financier,"

by Juliet Wilbor Tompkins, tells the life story of a brilliant business woman.

Fortnightly Review.

"France and the Equipoise of Europe" is a learned discussion of the present position of France in the concert of European powers.

"Great Britain and Germany" discusses the attitude of the two nations at the present time, explaining the coolness which exists between them.

"The Anglo-Japanese Fleets in Alliance" takes up the question of maritime supremacy, showing the advantages to be derived from the alliance of Britain and Japan.

Grand Magazine.

"Some Yankee Recipes for Success" lays bare certain recent devices invented by unscrupulous citizens of the United States for fleecing the simple.

"On Earning Pocket Money" supplies practical hints, showing girls how they can make money.

"Do We Eat too Much?" gives the views of two distinguished physicians, who take opposite sides on the question.

"Next Week's Weather" is a paper by an expert who informs his readers just how much is really known to-day about weather forecasting.

McClure's Magazine.

"The Railroad Rate," by Ray Stannard Baker, is a lengthy article explaining the basis upon which rates are built up and how they are used to further certain ends.

"Pioneer Transportation in America," by Charles F. Lummis, gives a graphic picture of the way the early settlers reached the western plains.

Metropolitan.

"The Evolution of the Carriage"

is a well-illustrated article describing the various stages through which the carriage has passed from earliest times.

Monthly Review.

"The World-Influence of Britain and Japan" gives an interesting review of the conditions resulting from the Anglo-Japanese alliance.

"The Decay of Self-Control" discusses a theory upon which the writer bases his belief that the English character is degenerating.

"Monsieur Paraphine" tells the story of a remarkable commercial venture in Paris.

Outlook.

"A Day with a Forest Ranger" gives a graphic account of the everyday life of the men who patrol the forests and prevent destruction of the valuable timber.

"The Twin City of the Magyars" describes the city of Budapest on the Danube. It is well illustrated.

Pall Mall Magazine.

"The Eton Schooldays of the Rt. Hon. St. John Brodrick" gives some interesting reminiscences of a great Englishman's youth.

"The Living Moon" presents the latest lunar theories, according to which the moon is not a burnt-out planet but a satellite upon which evidences of vegetation have been discovered.

"From Cape to Cairo by Telegraph." An account of the construction of the telegraph line through Darkest Africa.

Pearson's Magazine.

"The Story of the Y.M.C.A." by Owen Kildare tells how the late Sir George Williams founded the Y.M.C.A. among apprentices and junior clerks in London in 1844 and proceeds

to show how the organization has grown and its present extent.

"The American Diplomat in Foreign Eyes," by Baron Otto DeWitz, gives a Russian view of American diplomacy, pointing out its good features and its defects.

"The Casualty Roll of Peace" is an examination of the subject of accidents, bringing out some remarkable facts such as the one that a person is ten times as safe on a ship as on land.

"The Story of the Cranberry," by A. V. Stratton, as its name indicates, is a paper on the cranberry industry, which has grown to large proportions.

Review of Reviews.

"The Driving Power of Life Insurance," by D. P. Kingsley, is a defence of the policies of the great life insurance companies and a statement of what they have achieved.

"The Jew in American History" has some interest for those who are watching the dominance of the Jew in modern society.

"Rural Ireland To-Day" shows how the character of the land has changed as a result of emigration.

Strand Magazine.

Effect of Diet and Climate on the Face"—theories about influences of diet on the human face, illustrated.

"The American Woman in London" discusses in a bright and chatty manner the phenomenon of the invasion of England by beautiful American women.

Success.

"Just Plain Graft" tells of the practice that dates from the beginning of history and now pervades all public and private life.

"Our Sun's Big Brothers" is a short descriptive paper on the planets.

"Some Stenographic Slips" contains some of the experiences of an employer, who relates experiences that make life a burden.

Windsor Magazine.

"Localized Eatables," by Leonard W. Lillingston gives the origin of several famous commodities such as butter-scotch, bath buns, etc., and shows how the industry in each case has grown.

The World To-Day.

"Japan as a Commercial Rival." A paper on the approaching contest for the commercial supremacy of the Pacific.

"Chicago's Traction Question" by Edgar B. Tolman, is a statement of existing conditions by a Chicago legal light.

"Salmon Fisheries of the Northwest," by Waldon Fawcett, describes the industry as carried on on the Columbia River.

"A Logging Camp in the Northern Woods," by Louise Davenport, gives a graphic account of the lumber industry.

"Observing an Eclipse in Labrador" is the tale of the Canadian expedition to watch the recent eclipse of the sun. It is well illustrated.

World's Work.

"Opening Korea by Rail" shows how the beginning of Japanese control has been marked by the building of railroad which will form a link in an all-rail route to Europe.

"A Feat in Railroad Building," tells of the construction of an air line from Denver to Salt Lake City through the Rockies. The railway was built by a single financier and has 29 tunnels in 11 miles.

"The Menace of German Trade"—how Germany menaces the United States with tariff discriminations.

An Appropriate Christmas Gift.

SO many people are worried just about this time of the year over the subject of Christmas presents, that a little suggestion from the publishers of The Business Magazine should not come amiss. Our plan is that you should make use of The Business Magazine, not only when you are in doubt but under other circumstances as well, by presenting your

duced herewith to inform him of your kindness.

The Business Magazine will prove an admirable gift from the boys and girls of the household to the father, or from the mother to the son just starting a business life. In fact, it suits almost every person who has anything to do either directly or indirectly with business.

With the Season's Compliments.

M.....

In extending to you the season's greetings begs to present to you a year's subscription to The Business Magazine, which he has instructed the publishers to send to you from now until the end of nineteen hundred and six.

To.....

friends with subscriptions to it. The thing is easily done. Forward us the name and address of the person to whom you wish the magazine sent, along with two dollars to pay for the subscription. We will immediately enrol the name of your friend on our list and will send him one of the handsome presentation cards repro-

The character of the magazine is such as to make it agreeable reading for the leisure hour. It accordingly will be welcomed where a more technical publication might be received with disfavor. The bright, readable contents, covering a wide range of knowledge, fit it to the minds of everybody.

Press Comments on the Business Magazine

The Brantford Expositor says "It (Business Magazine) is a good magazine with an attractive table of contents and best of all, it is 'made in Canada' by the MacLean Publishing Company."

* * *

The London Advertiser remarks, "The new magazine will undoubtedly be a great boon to the busy man, for it is a sort of business review of reviews, selecting the best business articles that are published every month on questions of world-wide interest and containing also an index which shows you where you may find interesting and valuable articles on business subjects."

* * *

The Hamilton Times says, "The first number (of The Business Magazine) is full of matter of special interest to those in whose interest it is published. Kept up to the standard of this number it should find favor and a rich field among Canadian business men who have not too much specialized periodical literature of its class."

* * *

Chatham News, speaking of The Business Magazine, says: "It is Canadian in tone, but it is British and American also, and contains a splendid assortment of timely and very readable articles each by a master of his subject. The magazine is designed to serve as a mine of information for the busy business man and his family, and promises to do that and more."

The Montreal Sunday Sun says: "The Business Magazine is a welcome addition to the list of our Canadian publications, and we wish it long life and prosperity. The first number is a most interesting one, creditable to the publisher and full of good things for its readers."

* * *

The Kingston Whig remarks: "This venture of The MacLean Publishing Company is praiseworthy and ambitious. The style is excellent, fitting this Canadian publication to take its place in the ranks of reviews."

* * *

The Montreal Witness says: "The Messrs. MacLean Publishing Company, Limited, has indeed surpassed its previous excellent record as a faithful chronicler of all things in the technical world of commerce and industry in the publication of a new monthly magazine called The Business Magazine. This new venture seems to have struck out in a line previously uncovered by any of the many periodicals now in circulation and a careful perusal of the first number will satisfy most people that the magazine has not only come to stay but has considerable merit and merit of a kind to prove interesting to the average man about town. The magazine is very readable and is not by any means devoted to 'dry' commercial subjects, there being stories of the average magazine type, scientific articles and special articles."

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Reference by permission to the Editor, The Business Magazine.

JOSEPH RUZAGLO,
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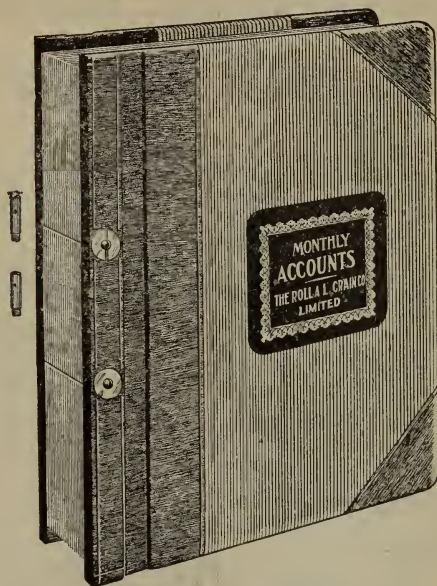
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DECEMBER, 1905

The
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MAGAZINE

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THE BUSY MAN'S MAGAZINE

(Formerly "Business" and "The Business Magazine.")

Reproducing for Busy Men and Women the best
Articles from the Current Magazines of the World.

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SUBSCRIPTION

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The MacLean Publishing Company, Limited
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Inside With the Publishers

“WHY don't you call your magazine The Busy Man's Magazine? It seems to me that the name, Busy Man's Magazine, suits the publication better than The Business Magazine. Business Magazine is just a trifle suggestive of the dry and technical, whereas your splendid monthly is anything but that. It is the brightest and cleverest publication I have read for a long time.”

These words, written by a distinguished Canadian business man, were just sufficiently persuasive in their tone to induce us to put into practice an already half-formulated desire on our own part to change from The Business Magazine to The Busy Man's Magazine. We feel sure that our many readers will applaud the change, emphasizing as it does the general aim of the magazine—to be an entertaining and instructive companion for the busy man or woman of affairs.

* * *

This month we have enlarged The Busy Man's Magazine to the extent of sixteen pages. This is in keeping with the promises contained in the preceding numbers that we would continue to enlarge and improve the magazine from month to month. The enlargement admits of the addition of several more articles, bringing the total up to a number that is unsurpassed by any other magazine publication in the world.

* * *

It is most gratifying to the publishers to note the way in which The Busy Man's Magazine has been received by all sorts and conditions of men. Bank presidents, railway magnates, professional men, the heads of big businesses, and commercial men have all been entered on our subscription list and all have spoken in most kindly terms of our publication.

In addition we have secured a strong hold on the ranks of the country retailers, the smaller business men of the land, and the young men. The Busy Man's Magazine is cosmopolitan in its interests. It suits old and young, rich and poor, employer and employe, teacher and scholar.

* * *

In a few days Christmas will be here. On that occasion many employers are accustomed to bestow “Christmas boxes” on their hands. These frequently take the form of colorless presents, which mean little to either giver or receiver. Let us suggest that this year employers should give to their deserving employes subscriptions to The Busy Man's Magazine. The gift would be worth while. It would be appreciated by the receiver. It would be an incentive to him to throw his whole interest into the work that lay next to his hands and this would mean better results for the employer. In fact, the gift would prove a good investment. Any subscriber to the paper can secure one or more subscriptions made out in the name of an employe at the special reduced price of \$1.50 per annum. For five or more a special rate will be quoted. This offer only holds good until the new year.

* * *

Complimentary press notices still pour in upon us. In one day no fewer than one dozen papers sent us copies, in which pleasing paragraphs about The Busy Man's Magazine were inserted. This speaks most highly for the worth of the magazine. It would be impossible to reproduce all these press notices, but one or two should suffice to show their general character.

Under the heading “’Twill be a Success Sure,” the Echo, of London, Ontario, says :

"When the Business Magazine issued its initial number in October, those who were fortunate enough to get it felt sure that it would be a success. In the first place, the magazine's plan seemed to be different from anything previously started in Canada; and secondly, it was promoted by the MacLean Publishing Co., who are in touch with all classes of business men. This is the firm which issues the different trades journals, so useful to respective trades, as for instance, the Printer and Publisher, which is looked for monthly not only by printers, but by other men of business interested in the advertising criticisms which appear in that paper. And evidently, the Business Magazine is going to be a success. Last month readers of the ECHO will remember the story, "Pigs are Pigs," which was read and enjoyed by thousands. Though it appeared first in another magazine, the ECHO was indebted to The Business for it. This month we notice the new Toronto magazine has another excellent humorous business story and a couple of dozen of the best articles reprinted from other magazines, besides an original article on "Senator Fulford—Advertising King." In reviewing the hundreds of magazines and selecting the best, the Business Magazine has made itself a compilation of the best literature of the month, a time-saver and a valuable literary aid to the busy man or woman. Certainly the magazine deserves success, which is assured, and the MacLean Publishing Co. are to be congratulated upon their venture, which is already meeting with a welcome from Canadian business people."

* * *

The career of D. D. Mann, which Mr. Augustus Bridle has handled so admirably in this number of The Busy Man's Magazine, is typical of many Canadian business men of today. One of our aims is to bring the lives of such men into a greater prominence and to let their example shine forth as a guiding light to young Canada. There are the makings of many "Dan" Manns in this country. All that is necessary is to give them the proper incentive and that, we believe, can be largely done by stimulating them to emulate the deeds of those who have been successful. A series of helpful papers on Canadian business men who have made their mark will be run during the coming year.

* * *

The utility of the department devoted to recording a list of the best articles in the current magazines, which for reasons of space we are unable to reproduce in The Busy Man's Magazine, can best be tested by examining it. There the reader will find a splendid terse outline of the contents of all the leading period-

icals. Mere titles convey but little meaning and give only a doubtful idea of what an article is about. We have accordingly gone a step further and, after the title of the more important articles, have put their contents, so to speak, into a literary nutshell. A reader can thus go over the list of articles, pick out those that appeal to him, and purchase the magazines in which they appear.

Our scheme has been far more useful than we imagined and dealers have profited by it. A leading Montreal dealer has assured us that since our November number appeared he has made a large number of sales of magazines directly through its instrumentality. Jokingly he appealed to us to circulate The Busy Man's Magazine free among business men, because thereby the general sale of magazines would be stimulated.

* * *

Our book department is being rounded into shape as one of the most useful sections of The Busy Man's Magazine. If a man has little time for magazine reading, he has still less for book reading, and just as we are trying to aid him in the former, so we are endeavoring to assist him in the latter.

* * *

The editor is glad to be able to announce that the Canadian character sketch for the January issue will be one of the Hon. W. S. Fielding. The writer is Mr. H. F. Gadsby, wielder of one of the most trenchant pens in Canadian journalism, whose work on the Toronto Star and other papers has attracted attention. The question, "What Shall We do With the Tariff?" is looming large on the political horizon just now, and a sketch of the man who makes the tariff should be timely.

An Appropriate Christmas Gift.

SO many people are worried just about this time of the year over the subject of Christmas presents, that a little suggestion from the publishers of the Busy Man's Magazine should not come amiss. Our plan is that you should make use of The Busy Man's Magazine, not only when you are in doubt but under other circumstances as well, by present-

cards reproduced herewith to inform him of your kindness.

The Busy Man's Magazine will, prove an admirable gift from the boys and girls of the household to the father, or from the mother to the son just starting in business life. In fact, it suits almost every person who has anything to do either directly or indirectly with business.

With the Season's Compliments.

M.....

In extending to you the season's greetings begs to present to you a year's subscription to The Busy Man's Magazine, which he has instructed the publishers to send to you from now until the end of nineteen hundred and six.

To.....

ing your friends with subscriptions to it. The thing is easily done. Forward us the name and address of the person to whom you wish the magazine sent, along with two dollars to pay for the subscription. We will immediately enrol the name of your friend on our list and will send him one of the handsome presentation

The character of the magazine is such as to make it agreeable reading for the leisure hour. It accordingly will be welcomed where a more technical publication might be received with disfavor. The bright, readable contents, covering a wide range of knowledge, fit it to the minds of everybody.

The Busy Man's Prayer.

By Robert Louis Stevenson.

The day returns and brings us
the petty round of irritating concerns and duties.

Help us to play the man, help us to perform them with laughter and kind faces ; let cheerfulness abound with industry.

Give us to go blithely on our business all this day, bring us to our resting beds weary and content and undishonored ; and grant us in the end the gift of sleep.—*Amen.*

THE BUSY MAN'S MAGAZINE.

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DECEMBER, 1905.

No. 3.

D. D. Mann, Railroad Builder.

BY AUGUSTUS BRIDLE.

A remarkable man is D. D. Mann, of the great firm of MacKenzie & Mann, owners of twenty-five hundred miles of railroad. Few, who knew him as a boy, could have prophesied the splendid career which is his to-day. He was a hearty young giant but no scholar, and parent and teacher alike despaired of him. But he had the makings of a great man in him and it is coming out to-day.

ON the twenty-second of November, 1905, the last spike in the main line of the Canadian Northern to Edmonton was driven, in the presence of the most interested crowd ever assembled in that remarkable country. Present at that spike driving was a big, black-haired man with streaks of gray and a square-set jaw; a man of striking build, after the pattern of the great labor leader, John Burns. He had come over the new line in a special train, accompanied by a few officials. Looking out over the young city on the gorge of the Saskatchewan, he spoke a few plain words of congratulation, scarcely lifting his voice above a rather heavy monotone. He said the least of any of the orators. He was cheered the loudest.

Jargonizing in half a dozen languages the crowd dispersed, and the projector of the C.N.R. went back to his car. He was photographed and

quoted in the newspapers, and that night was banqueted at the Queen's Hotel. At the banquet he made a speech—one that for its construction denotes a great business mind, and for its matter takes rank as a prairie classic. It was a great occasion, and it was Donald D. Mann's third public speech. Here is one of its paragraphs which was cheered like a political oration:

"We will give you a tri-weekly service till June, when you will have a daily service consisting of sleeping-cars, dining-coaches and day-coaches lighted with acetylene gas, and equal to the best and most modern equipment arriving at or leaving any city on the continent of America."

This to Edmonton, which but four years and one month previous got its first train across the river from Strathecona, thanks to Mackenzie & Mann, in the days when the young city was fed by drays and the old cable ferry. All down the Saskatchewan, in 1901, bunches of shacks and stores on the forks of the prairie trails were yearning to become rail-

road towns. Edmonton had been talking of a capitalship and a railroad centre. The monopoly of the C.P.R. should be abolished. The freight trains of Mackenzie & Mann should crawl in from the east along the 800-mile wheat belt. No longer should it be necessary for Edmontonians going east to pass through Calgary. By the first of December, 1905 — four years they had been counting the year without knowing the month—the C.N.R. main line from the east should be spiked to the spur put across the bridge from Strathcona in 1901. The builders had kept their word. The road was in ahead of time. There was jubilation such as only a commercial outpost knows how to express; such as had never been equalled in all the historic home-comings of the Red River carts from Winnipeg, or the old steamboats Northwest and Northcote from the Grand Rapids, or even the building of the iron bridge from Strathcona in 1899. The lead and front of the celebration was Donald D. Mann, whose speech, punctuated by cheers at almost every paragraph, contained also this statement, significant as showing the magnitude of the C.N.R. and the temper of its builders:

"We intend to connect the western system with our eastern system. We have eight hundred miles of railway in the older provinces, three hundred of which is main line, and I hope that the next great celebration on the Canadian Northern Railway will be when we inaugurate a train service from Edmonton to the Atlantic Ocean."

The next day D. D. Mann went back in his train over the new road, 1,265 miles, to Port Arthur, its other temporary terminus on Lake Superior. The furthest north town in Canada, except Dawson, was now a railroad centre, and the great Saskatchewan Valley, with its 800 miles

of wheat stations, was on the main line of the C.N.R.

Donald D. Mann and William Mackenzie are the two first Canadians to build a man-owned national railway in Canada. Together they own and operate more miles of railway than any other two men in the world. Donald D. Mann was born near the town of Acton, in the county of Halton, near the birthplace of James J. Hill, whose metropolis was Rockwood, the next station six miles up the line. This was in March, 1853, two years after the first locomotive was run in Canada. Donald Mann's father's name was Hugh, and his mother in her maiden days was Helen Macdonald, both natives of Glengary, Scotland. In 1843 Hugh Mann came with his father, Donald, to Canada, and settled on a 300-acre farm in the township of Esquesing, not far from what was then the wooden little burg called Acton. Two of Hugh's brothers got each 100 acres at Donald's death. Of the remaining hundred Hugh got half.

D. D. Mann, the fifth in a family of ten, was born in a log house on a fifty-acre farm one mile east from Acton. When he was three years of age the Grand Trunk main line was put through and Acton became a railway station. A year or so later Hugh Mann sold his fifty acres, already five times too small, and moved nearer Acton, about half a mile from the post office, onto a 200-acre farm. Here Hugh Mann reared his family of ten, six of whom are still living, the youngest, Hugh, having been killed while operating on the Dauphin branch of the C.N.R. the track-laying machine of his own invention. Here Donald D., the biggest in stature, learned enough of farming to hate it.

Even though that two hundred acres was cleared, fenced and ditched by the time he became old enough to drive horses, it never inspired in the lad's breast that pensive love of the old homestead which so largely figures in rural drama and bucolic poetry. Donald had already gone to school at Bannockburn — a little wooden school whose teacher was a Mr. Campbell, who afterwards became school inspector in Kincardine. At Acton, after the sale of the old farm, he went to the two-roomed village school presided over by the stern Robert Little, afterwards inspector of Halton county, now dead.

By this time, however, Donald was big enough to help his father crop the farm, so that his school days each year began when the roots were housed, the peas threshed, and the pigs killed. From that until the frogs began to pipe down on the river flats was the lad's chance to get what was called in those days an education. There were no frills on the Acton curriculum; nothing but the three historic R's, and another one—the Rod. Robert Little believed in the four R's. He knew how to trim the bluebeech gad and right well how to trim with it the lad that most needed it. He never waited for somebody to hoist him out of the window. And he could well see that young Donald Mann, with his big shoulders and his roustabouting leg boots was not hankering after a university career. Donald worked vulgar fractions and did spelling because he had to. When the class got its turn to be called up Donald was at the foot as often as any boy in it—for anything but history and geography, both of which he ardently loved, little dreaming, perhaps,

that he would yet be a factor in making both for Canada.

"Donald, you're the biggest boy in the class," Robert Little would say with a tired look, "and you'll be the biggest failure in Esqueness unless you mend your ways—I'm thinking."

But neither exhortation nor gad could make of Donald Mann a scholar. In conversation with the elder Mann the master said that he doubted if the lad would ever be anything but a good-for-nothing, and Hugh Mann was sore vexed thereat. Donald was as healthy as the north wind, had a chest like a barrel and an appetite like a horse. He could throw any two of the village boys at once catch-as-catch-can. At the swimming-hole he was fine. Shinney on the old mill pond was his special delight. At the Dominion Day celebrations, when he got a little older, he was a champion in shot putting, running, jumping, and wrestling. Even to the present day Mr. Mann has never been thrown in a wrestle. But he would not study. Of books he was fond enough, devouring novels when he got the chance, which in the Mann household was seldom. He read *Pilgrim's Progress* till he almost knew it by heart. Twice a Sunday he went to the kirk at Acton with his father, his mother having died when he was thirteen. Fifty-two times a year, rain or shine, he went to Sunday school—when he didn't play "hookey" in the cemetery—and recited all he knew of the catechism to Rev. Lachlan Cameron. Three hundred and sixty-five times a year he knelt in family prayer before breakfast. It was a Scotch household of the most rigorous type. Hugh Mann was bringing his lads up in the fear of the Lord. Most of them he could see would succeed in farming,

or in some practical pursuit. For Donald he could see nothing likely but to be a Presbyterian preacher, for the lad had a good voice and a fair knowledge of Scripture.

This desire of Hugh Mann to see his son in the pulpit was not shared by either the schoolmaster or by Donald himself, who by the time he was eighteen had decided to quit farming forever. In the Spring of 1871 he told his father so. He would leave home. Two trunks he packed with all he had of this world's goods. His father said he might go and welcome if he would but go to college and be a preacher; otherwise he wished him to stay.

"All I want you to do, father, is to hitch up the team and take my trunks to the station," was the reply.

Still Hugh was obdurate. Donald went upstairs and got his grip. "Father," he said, "I'll walk to the station. You can send the trunks after me."

Silently the old man invoked on his persistent son the blessing of the Almighty. Donald picked up his valise and cut across the fields to the station. His father followed him.

"If you won't go to college I can't give you any money," said the old man just before the train came in. "But I want you to take this Bible."

Donald obediently tucked the Bible into his grip and boarded the train going west. That night he got to Port Huron. From there he took a lake boat up to Alpena, which in those days was a fine place for Canadian boys who desired to learn the joys of the lumber camp in the pine woods. His first job was river driving, at which picturesque and haz-

ardous pastime he was a huge success. It was wild enough to make him forget the monotony of the farm and arduous enough to take all the muscle and nerve he had. After a few months at shoving pine logs down the rivers he took to running a drag-saw in a shingle mill, cutting off blocks shingle length. This was less exciting, and did not suit him so well. After about a year in the Michigan camps he went up to Peterborough county, in the vicinity of Gull River. Here also he did river driving, sawing logs in the woods, chopping, and anything else he was set at by the camp boss. From there he drifted to Parry Sound, where he had charge of camps and drives.

But in all this Mann didn't seem to have found anything that satisfied him. In fact he considered himself just about an absolute failure. He went back to Esquesing after a few years in the lumber woods. He had saved a small wad of money out of his hard-gotten wages. Whether he intended to remain in Esquesing is not clear, but his elder brother, Allan, persuaded him to try farming again. There was a farm at Crewson's Corners, three miles from Acton, for rent at a low figure. Mann yielded, feeling in his bones that he was making a mistake. The two brothers took a three-year lease of the farm and went into contracts for getting out cordwood to burn in the locomotives of the Grand Trunk Railway.

With all D. D. Mann's knowledge of roughing it, and of farming, that rented farm never paid. Every year the two brothers went further behind. The third year they gave it up and celebrated the anniversary by an auction sale of chattels to pay

debts on implements. The things went low, and the proceeds of the sale paid only a small margin on the debts.

That gave Mann his final settlement on agriculture. His repentance, however, did not drive him into the ministry. He left Acton and drifted west. The C.P.R. was building. Going by way of Duluth he got for the first time into the great Northwest, which was yet to remember him somewhat, as it recalled his great namesake, Donald A. Smith, whose career antedated Mann's by one chapter. He got a contract getting out ties for the section east of Winnipeg. The scrubby woods of Eastern Manitoba were easy after the pine woods of Michigan and Muskoka. On Christmas Eve of 1879 his contract was completed, and the first train shot into Winnipeg over the Red River. Mann laid the sixteen-foot ties across the ice for that first locomotive, the John G. Haggart, which all that Winter went down one bank "lickety-split" across the ice and up the other bank with the momentum got on the down grade. In 1880 Mann got pneumonia and came near quitting everything. In the Winter of 80-81 he again took a contract getting out ties on the western section of the C.P.R., and during the next five years, till the completion of the road, he took contract after contract for building entire sections of road between Winnipeg and the coast.

Mr. Mann had already made the acquaintance of Mr. Mackenzie, who, a native of Victoria county, was also a contractor on the C.P.R. In '86 he built 80 miles of the Manitoba and North Western Railway, and 40 miles of the Hudson's Bay road from Winnipeg to Oak Point on Lake

Manitoba. The next year, in company with Mr. Mackenzie, he went east to Maine and built the short line for the C.P.R. through that state. The Fall of '88 saw D. D. Mann down in Chili. Here, for the best part of a year, he put in a hazardous and eventful time among Indians and Spaniards, building a Government road for Mr. H. S. Holt, of Montreal. Next year he came back to Canada and again struck west. Associated with Mr. James Ross, Messrs. Mann, Mackenzie and Holt built what is now the Regina and Long Lake Road, 250 miles, from Regina to Prince Albert. In the three following years the same aggregation built the Calgary and Edmonton line, and the line from Calgary to Macleod, on the boundary. These lines put out of business forever the old Saskatchewan steamers Northwest and Northcoote.

The activity of Messrs. Mann & Mackenzie, following so soon after that of the C.P.R. syndicate, had now given the northwest just about all the railroading it was able to stand for some time. For the next three years, until 1895, Mr. Mann went mining in British Columbia. Here he laid the basis of the firm's present enterprises in mining properties, and pioneered several mines, notably the North Star and the Dominion Copper Co. group, including the Idaho, Rawhide and Stem Wind-er. This was a sort of work for which Mann was specially suited, with his intuitive capacity for sizing up a proposition at a surface glance. The properties pioneered by him in those years have all turned out well.

But as yet there was no Canadian Northern, and so far as is known, even so late as ten years ago, Messrs. Mann and Mackenzie were

not planning a transcontinental line. It is certain, however, that together they traversed the Saskatchewan valley. What speculations either of them indulged on the trip is not known. They were shrewd enough to observe that the wheat belt was there. But neither Mann nor Mackenzie was yet a capitalist. Not a mile of the new roads in the northwest, except the C.P.R., was paying a cent of dividend, or even earning fixed charges. Even the C.P.R. had missed one dividend. Of the Saskatchewan Valley Canada was profoundly ignorant. The whole northwest in the popular imagination was yet a frozen hunting-ground, and the men who had built railways there probably desired to go on record as axle grease philanthropists. Settlers were not going in. Only Manitoba was considered capable of bumper wheat crops, and that was doubtful. It was the worst time possible to build new roads. Credit was next to impossible to obtain. Ordinarily, having made a respectable pile out of contracts, a railway builder might have been satisfied to go home and leave the country to work out its own salvation.

Such a retrogressive policy was not the style of Mr. Mann. He had more faith in the Northwest than he was in the habit of advertising. It was in 1895 that he was offered an option on the Lake Manitoba Railway & Canal Co., with a projected line from Portage la Prairie to Dauphin and Lake Winnipegosis.

The Dauphin section he knew to be a fine country. Already there were many settlers waiting for a railroad, many of whom were hauling grain 100 miles to Gladstone, on the C. P. R., the nearest station. But the west had gone back on building rail-

ways. It was impossible to interest capital in the project. Mr. Mann himself was not in a position to build the road and operate it. His first intention was to build it and turn it over, simply making his profits on the contracts. But to whom would he turn it over? Nobody wanted it. As yet he himself, after having built thousands of miles of railway, did not own a mile of track. Neither did Mr. Mackenzie, who was the first man to supply the missing link for the Dauphin road. He offered to go in with Mr. Mann, build the road, and operate it themselves.

The offer was accepted. But the name Mackenzie & Mann was not in those days the power it is to-day. They had no Midas touch. Their combined accumulations of capital would not build and run the new road. It was this fact that really gave birth to the C.N.R., which is based primarily on the personality of its promoters, second on a system, third on a principle. The personalities of the men were already well established in the public mind. They were recognized as men who did things while other men were talking about them. The system had as yet never been tried. To the Manitoba Government Messrs. Mann & Mackenzie applied. They offered to build the road and to give the Government bonds to the extent of \$8,000 a mile. The offer was accepted. For the first time in the history of railroading in Canada a Government stood behind a man-built and man-owned railway. The project went ahead. Instead, however, of building from Portage la Prairie, the firm acquired running powers and built from Gladstone into the Dauphin country. By the completion of the road in 1906 every mile of it was

earning its fixed charges of 4 per cent. on \$8,000 hauling out grain and taking in settlers' effects.

This line, owned and operated by Mackenzie & Mann, was the progenitor of the great C.N.R. main line, with all its subsidiary lines reaching into a total of 2,500 miles. This system of a man-owned, Government-guaranteed road has been maintained throughout. And the principle of making the road pay its fixed charges from the outset has been worked everywhere on the Canadian Northern. In the case of the main line from Port Arthur to Edmonton this has been possible because the builders were shrewd enough to make the road follow the country instead of trying to make the country follow the road. The 800 miles of wheat stations on the main line are the big reason why that road expects to be a payer from the start. The extension eastward in Quebec and the Maritime Provinces is but a part of a great transcontinental system. The building of the James Bay road, to begin haulage next year, is the north and south extension of the system. The multitudinous interests in mining properties, timber and lands of all sorts at various points along the road are but the basis for vast industrial centres designed to build up traffic and attract population along the line.

Canada is accustomed now to expecting big things from Mackenzie & Mann. They rank as the two most notable Canadians since Donald A. Smith, whose pioneer work in the Great West they have followed up with the genius of civilization. In ten years these men have sprung from the position of railroad contractors and builders to the altogether unique position of railway

owners with a great transcontinental line to exploit. In this they have made both history and geography. In this Donald Mann has verified his boyish love of those two subjects when a hulky young lad at the Acton school. He has never regretted that he did not become a Presbyterian preacher. He has quite forgiven his old schoolmaster for predicting that he never would be any good. As for the old farm, he has no desire to go back to it.

One incident in his career must not be overlooked. Some time during his career in the northwest he drifted back to Acton. His first trip was to the old homestead. Just as soon as he got the folks at home posted on his doings and the developments in the west, Mann took a trip out to Crewson's Corners. There he called his creditors together and paid every man of them a hundred cents on the dollar with interest in full up to date. The creditors showed their appreciation by giving Donald a banquet at the Dominion Hotel in Acton. This banquet was one of the "won't-go-home-till-morning" kind, as might have been expected. To Donald Mann it was more than a jollification. It was his first opportunity of getting four-square with the world.

To meet D. D. Mann personally in his office on King street, Toronto, is to get a glimpse of a remarkable man. When the writer met him he had no desire to be interviewed, and didn't mind saying so. He was gruff enough for a Siberian, but good-humored enough to smile just to show that he was not inclined to use the broad-axe.

"Well, what do you want me to talk about?" he asked.

"The Canadian Northern, Mr. Mann, and the Northwest."

He talked in blunt monosyllables, biting his cigar between phrases. He pointed on the map to the ramifications of the C.N.R. He spoke of the big wheat belt with its 800 miles of wheat stations. Laughingly, as he sat on the table, he reverted to his early experiences at Acton. He admitted that the rigid discipline of his Scotch home may have had a good deal to do with his subsequent success. Which may be true; but in looking at D. D. Mann, in talking to him in the off-hand way which comes perfectly natural to him, the stranger sees vastly more in the man's personality. You can't precisely say it's a case of sheer brain development, though there is a whole study in Mr. Mann's head. The size and the compactness of the man count for much; his blue eyes and his square jaw, but particularly his eye, for if there is one thing about D. D. Mann more conspicuous than his courage and his determination, it is his ability to see into a proposition and to size up a man almost at a glance. Mere education D. D. Mann never had. He has educated himself by observation and experience. He has seen the world. He has in a manner sized up the world—from an industrial standpoint. Self-taught, he has come up through the grades of the big school of experience. When he went bush-whacking in Michigan and Muskoka he was unconsciously learning the basis of building railroads. When he took his first contract on the C.P.R. he knew all the possibilities of timber, and was already used to handling men with ease. He was never a bully or a slave driver. But he had a hawk eye and a practical experience, and a

sort of practical intuition that enabled him to drive over a job of construction and, without asking a question, see what was being done, what undone, what wasted, and what saved. He had the knack of understanding men as well as knowing ties and steel rails, and the cost of moving a cubic yard of earth compared to the cost of the same quantity of rock. His gift of native humor helped him even where his natural courage might have failed. Mann early learned that success is not achieved by spasms. He never acts on impulse. He has the Scot's caution and the decision of the steel trap. In a time of war D. D. Mann would have been a General Grant. He has power to lead and to manage men, to select subordinates, to inspire fear as well as admiration. He knows how to organize a system. He is a master of transportation, which is one of the arts of war. Personal courage he has in a high degree. He believes in the gospel of hard work and of self-denial to gain an important end. He inspires love of work in other men. A sluggard or a kid-glove man has no place in Mann's system. Concentration of force is with him a science. And D. D. Mann always has his hand pretty close to the air brake. There was a big personal work for some Canadian to do after Strathcona left the northwest. D. D. Mann has taken his share of it. In his own way he is a nation builder.

"In building a railroad," he said to the writer, "the end must be seen from the beginning."

Then, after a pause, he added reflectively, "It seems to me when I think it all over that I have done next to nothing. The Canadian Northern seems to me merely a begin-

ning. The past ten years you say? Well, we have got in that time three thousand three hundred miles of railway. What of that? We must go on building. If the whole system were wiped out to-morrow—we must still go on building. It is a big fascination. I tell you, Mackenzie & Mann absolutely must go on building railroads."

Some day fresh chapters must be written about Mackenzie & Mann. Meanwhile, D. D. Mann has a place in his busy life to think once in a while about his old Acton home. Years ago he bought for his father the Collins farm at the corner of the

Grand Trunk yards. There, whenever he goes to see his father, he runs his private car in on a switch at the corner of the farm. During one of his visits to Acton Mr. Mann contributed to a fund organized by the Acton Free Press, to purchase a granite monument for the old school-master, Robert Little, buried in the Fairview cemetery there. Every Christmas regularly Hugh Mann, now in his 89th year, spends a few days in the home of his now famous son on St. George street, Toronto. And the old man has no regrets now that Donald did not become a Presbyterian minister.

Sir Henry Pellatt

(CANADIAN MILITARY GAZETTE.)

THAT Lieut.-Col. Pellatt of the Queen's Own has been honored with knighthood will come as a surprise to few, and as a pleasure to many. Sir Henry Pellatt is a typical Canadian, and one who has been successful in many and different lines of enterprise. From the time as a young man he carried Canada's colors to New York City, winning the mile championship there in excellent time, until now, when he stands at the head of a fine regiment, and in the van of some of the biggest of the country's financial enterprises, he has shown what steady perseverance can accomplish.

Few men at his time of life, for he is only forty-five, have achieved so much, and borne success so modestly.

In commerce his first large exploit was the reorganization of the Crow's Nest Coal Co. Taking this up at a time when it was poorly considered, he has made of it one of the biggest enterprises of British Columbia.

His most recent commercial enterprise is one which will yet do untold good to the manufacturing industries of Ontario, for it is to his initiative that we owe the organization of the Electrical Development Co., of Ontario, whose immense works at Niagara Falls, now nearing completion, will soon be in a position to supply one hundred and twenty-five thousand cheap horse-power to users in Toronto, the Niagara Peninsula and intermediate points.

Stover, the Resourceful.

BY LINCOLN M. STEARNS, IN BUSINESS MAN'S MAGAZINE.

Here is a genuine story of business life, the keen old manufacturer and bank president and the persistent salesman, one against the other till the old man gives in. It is a typical story of modern business methods, which will be read with interest right to the last word.

SIMEON ABBOTT, cabinet maker, when a young man, had come to Westopolis from New England. Big of frame, a hard worker, with considerable mechanical ingenuity, and a man of his word even in small things, he soon had a shop of his own in the growing city; and when in the west there arose a demand for better school appointments, he saw the opportunity and formed the Abbott School Desk Company. The company built good desks, employed resourceful salesmen, cheerfully allowed heavy expense accounts, charged ample prices, and as a result Mr. Abbott made a comfortable fortune, considering time and place. The active management of the company he then turned over to his sons, who had grown up in the business, and for some months Mr. Abbott lived at leisure. But 30 years of activity had unfitted him for idleness, and not wishing to resume the headship of the desk business, he sought other occupation. I do not know what turned his thought towards banking; perhaps it was the desk company's heavy interest payments in earlier days, when large bank accommodations were needed to enable it to take contracts payable in scrip. At any rate, the "Old Man," as he was familiarly called (though not to his face) bought enough State Bank stock to give him a seat in its directory and became such a factor in the bank's increasing success that in a few years he was chosen president of the institution.

For some time I had been a stenographer for the desk company and had written Mr. Abbott's personal letters. His dictations were crisp to brusqueness, of a piece with his straightforward dealing, and he would often say to me, "Now, you tone that down a little. You know how to put it so it won't sound too strong." I must have suited him, for when he became president of the State Bank he took me with him as his private secretary.

At that time the bank had outgrown its quarters and was erecting a new building. The fixtures were to include a burglar proof steel vault, on which several manufacturers were asked to submit estimates. The Climax Safe Company, however, was not invited to compete, although it had an agent in Westopolis. When this man learned that his company had been ignored, he came to see Mr. Abbott, but the Old Man gave him scant comfort. "We want a first-class job," said the Old Man, "and I understand that your people have not built any large work of this kind. We cannot afford to take any chances." The agent's attempts to argue or explain were useless. The Old Man only said: "You'll have to excuse me. I am very busy."

A few days later I was called from the private office to meet a stranger who introduced himself as John Stover, sales manager for the Climax Safe Co. In those days I was the Old Man's buffer, and it fell to me to separate the sheep from the goats, by suavely explaining to the latter

that Mr. Abbott was just then engaged on matters of urgency, and referring them to the cashier, or by some other equally politic evasion. But Stover was so pleasantly insistent that I saw time would be saved by yielding, and led him into the private office.

"Well, sir!" demanded the Old Man, when I had introduced Stover and mentioned the Climax Safe Co.

"I have called, Mr. Abbott," said Stover, "to see you in regard to your steel vault."

"I told your agent that we did not want a bid from your company," snapped the Old Man, and turned to his desk as if ending the interview.

But Stover held his ground. He took a deep breath, and the muscles at the base of his jaw showed lumpy. His black eyes opened a little wider, and he flushed a trifle. I looked for an explosion, for Stover seemed to be a man who would not submit to rough handling; but when he spoke his voice was smooth and even, not loud, but with a suppressed sonorousness that I have remarked in men speaking under excitement, but who were still self-controlled. The Old Man had to listen when he heard that tone.

Said Stover: "Mr. Abbott, I am here because our local man seems unable to secure consideration. I am sure there is some misunderstanding, and that you do not intend to discredit a reputable house. From what our agent tells me, I judge that you have been misinformed as to what we are able to do. It is true that we have not yet built any very large burglar vaults, but as a matter of fact we have made a closer study of burglar construction than anyone else in the business. We have moved slowly in this branch of the work, but we

are to-day prepared to execute the largest contracts, and I can demonstrate this if you will give me a hearing. You seem to be busy just now, and I shall be glad to call again at any time that you may name; but I think you will agree with me that it is no more than business courtesy that we should at least be heard. You have had men on the road, and if any of them had been refused even a chance to bid, on the ground that the Abbott Desk Co. was incompetent, I am sure the first train would have taken you to the spot, and that—you—would—have—secured—consideration"

During this rather long speech the Old Man's face was a study. Like all men of strong character, his temper was likewise, and it often needed an effort for him to check it in the face of decided opposition, though he was fair and just when given time to reflect. When Stover began the Old Man had wheeled to face him, and several times seemed about to interrupt. But Stover had kept on, measuring his words, but never halting, and with that something in his voice which intimated that he, too, was a man of temper; and by the time he had finished the Old Man was listening without impatience, and a grim half smile flickered over his face at the implied tribute of Stover's last words. Nevertheless, it was not the Old Man's way to instantly admit a mistake. I remember one clerk who got a nice raise in salary a few days after the Old Man had unjustly censured him, but it was not of record that Mr. Abbott made other acknowledgment of his error. So all that the Old Man said now, was "Well, come in to-morrow morning and we'll see."

When Stover came the next day Mr. Abbott was quite polite, but to me who knew him there was in his manner that which said: "It's my turn to-day." After a few words had been exchanged, he suddenly asked Stover, as if to take him unawares: "How thick should a steel vault be to be absolutely safe?" A simple question. Too simple. Stover had claimed that his company knew more about steel vault construction than its competitors, and his answer would probably settle the Old Man's opinion of that sweeping claim. I am sure Stover grasped this, but without any apparent hesitation he unconcernedly smiled back, "Two and a half inches."

"What!" jerked the Old Man, "two and a half inches?"

"Yes."

A second's silence, and then from the Old Man: "Isn't one inch and a half safe?"

"It is considered safe by some, but you asked me how thick it should be to be absolutely safe, and I say two and a half inches. Now we all know that an inch and a half has been the standard thickness, and if everyone in the vault business and every banker knows this, isn't it fair to assume that it is also known to the average cracksman? He naturally prepares his tools and arranges his time to go through a wall one and a half inches thick. But if it is an inch thicker he finds himself at fault. He probably has not allowed enough time. He gets rattled and gives up. That is why I say that two and a half inches is absolutely safe."

The Old Man was much impressed. Stover had established himself, and at the same time had shaken Mr. Abbott's confidence in the other competi-

tors, for they all had recommended one and one-half inch walls, which Stover had shrewdly assumed. The talk that followed is not part of this tale. Suffice it to say that Mr. Abbott sent word to all bidders that he wanted proposals on two and one-half inch walls, and in racing parlance it was now "Stover against the field, with odds on Stover."

The bids were opened at a session of the directors. After listening for a half hour to the reading of technical explanations, they unanimously voted to let Mr. Abbott award the contract.

For several days the Old Man studied specifications, looked over drawings, examined samples, mastered the mechanism of locking apparatus, and listened while six bright salesmen in turn explained just why his proposal was the best. It was the hardest work the Old Man had done for a long time. Stover's turn came last of all, at his request. We went to the Palace Hotel to see his samples, but he did not weary the Old Man with shop talk. He said: "There are my samples. What you don't know about vault work by this time isn't worth knowing, and you can judge for yourself." And then for nearly two hours Stover told us good stories with a few words of business sandwiched in. It rested the Old Man, and confirmed his opinion that the Climax Company had the best goods.

Mr. Abbott, however, was slow in deciding. It was plain to see that he wanted to give Stover the order, but the Climax bid was the highest of all by quite a sum and the Old Man spent other people's money carefully. Finally he told all bidders that he would announce his decision the following Saturday.

On Friday something happened.

With no reason, except unreasoning fear and panic, if they can be called a reason, a "run" began on the State Bank. The institution was sound; its loans conservative. But all day Friday our paying teller shoved cash through the wickets, while the line in the lobby grew steadily longer, and gradually changed to a pushing, jostling crowd, covering the sidewalk as well, and requiring several policemen to maintain order. We paid out large sums that day, but at closing time the throng was no smaller. In vain had the Old Man, our cashier, and several of the directors mingled with the crowd, buttonholing large depositors and giving personal assurance of the bank's strength. Nor did it avail that we hung in prominent places within and without the building placards stating unequivocally that the bank was able to pay dollar for dollar. Some of the heavier depositors frankly said that they believed the bank was sound, but that no bank could withstand such a run, and that they would withdraw while they could. In a measure they were right, for no bank can instantly pay all depositors. Banks live by their loans, and how many borrowers can pay on demand?

We wired our New York and Chicago correspondents to express us our balance in currency. The shipment from New York could not reach Westopolis until Sunday, but that from Chicago would come in time to fortify us for Saturday. The other Westopolis banks would have gladly advanced us some cash, but feared to weaken themselves at a time when they might need all their resources. Such was the friendship of some of our business men for the Old Man, however, that several of them who owed us money not yet due voluntar-

ily anticipated payment of all or part. "Things like this," said the Old Man "keep up my faith in human nature."

On Saturday the run continued, and by ten o'clock the outlook was desperate. We closed at twelve on Saturdays, and could last the day, but the end would come Monday unless the run abated.

The Old Man chewed an unlit cigar and paced the private office. While walking the floor he dictated to me a notice to be printed in the Westopolis Evening Post. The peril of the bank had caused us to forget that this was the day on which the vault contract was to be awarded, and none of the vault salesmen had come to remind us of it. But as I was typewriting the notice which the Old Man had just dictated, Stover entered. Mr. Abbott greeted him cordially, but said: "You see there is no use talking vaults to-day, Mr. Stover. It doesn't look as if we would ever need one. I guess the other vault men feel that way, for none of them have been near us since the run began, and I guess you are not hankering after the order yourself." Stover replied: "Will you give me the order?" The Old Man appeared surprised at this question, and also pleased, but shook his head. "I don't know that I could give you the order even if we buy. You are the highest bidder by nearly 10 per cent. But if you were the lowest bidder, it wouldn't make much difference. To show you how things stand I want Fred here to read you what I have just dictated." And I read:

"To the depositors of the State Bank. As a proof of my confidence in the absolute soundness of the State Bank, I hereby publicly pledge my personal fortune to each and every

depositor as a guaranty that every dollar owed by this bank will be paid in full."

(Signed) SIMEON ABBOTT.

"When I have to do this," continued the Old Man, "you can see that things are—well, uncertain. I hope we shall pull through. If people will calm down and get a little sense between now and Monday we shall be all right. But if not—" and the Old Man dropped into a chair and was silent.

Stover reflected a few seconds, drew a chair to the desk, seized a pad and wrote rapidly. When he had finished writing he said: "Do you ever play cards, Mr. Abbott?" and then went on without waiting for a reply from the astonished Deacon Abbott. "The best card in the deck, you know, is the joker. It beats any trump. Your card for the Post is certainly a trump, and it ought to win. But while you're doing it, why not play the joker? Suppose you also put

this in the Post, as a news item." And Stover read:

"We learn that the State Bank this morning ordered the steel burglar proof vault for its new building. It will be the largest and finest west of Chicago, and will be installed by the Climax Safe Co., of Toledo, Ohio, at a cost of over \$12,000. It is said that the Climax Co.'s price was the highest, but the bank intends to have the best equipment that can be bought."

The Old Man seized Stover's hand (for the Old Man was never accused of being slow of comprehension) and said: "I guess that is the joker." Then, turning to me, "Fred, you take this down to the Post with the other notice."

Six months later we held a reception on our first day in the new building, and Stover was there, by the Old Man's special request, to explain to visitors the wonders of the burglar-proof vault—"the best west of Chicago."

Madame Tussaud's Exhibition.

CHAMBERS'S JOURNAL.

Who has not heard of Madame Tussaud's wax-works? What visitor to London but has visited Madame Tussaud's exhibition and made himself ridiculous by talking to the wax policeman? The show has a world-wide fame and it has been open for many, many years. Let all who are interested read this very entertaining sketch of the origin and development of the business.

IT has been said of us that we are not an artistic people. However that may be, it is certainly true that of the many arts which have found a home in England there are few more admired and none less cultivated than the ceraceous art, which has its chief, if not only, temple in West London.

In the dark days of the French Revolution there resided in Paris a man named John Christopher Curtius. He was a physician, and had acquired a great reputation as an artist in wax by reason of his practice of demonstrating the results of his anatomical researches by highly finished ceroplastic models, a practice which be-

came highly popular among the elite of Parisian society. In his salon were to be found not only representatives of the French noblesse, but also some of the most celebrated painters, sculptors, and philosophers of his day; and among the habitués of his studio was a niece named Marie Grosholtz, who was a special favorite of the artist, and to whom he imparted the secrets of his art so completely that she soon became proficient in it and was invited as a guest to many of the great houses in Paris.

In course of time the mania for modelling in wax seized the Court, and the young niece of Curtius was "sent for" from Versailles to give lessons in the art to Madame Elizabeth, the sister of the king.

Then came the Revolution, and Curtius, who had joined the popular party, took young Marie from the Court and directed her genius to the care of two exhibitions which he had himself started. One, in the Palais Royal, only contained the waxen effigies of illustrious persons in politics, science, and art; while the other, situated some distance away, was devoted to murderers and other notable criminals; and in this latter show we have the germ of that "Chamber of Horrors" which now forms such an important part of the exhibition in West London, and to which Marie gave such prominence in later times that without it this great national exhibition would be as the play of Hamlet without the Prince of Denmark.

During the Reign of Terror Marie Grosholtz lived in Paris, and was often called upon to model the heads of those who had fallen to the fury of the revolutionists; and in this way Danton, Marat, and others, including the ill-fated Princess de Lamballe,

came under her deft fingers. At last she herself was seized by the tyrants and thrown into prison, whence she only escaped through that general jail-delivery which followed on the fall of Robespierre.

In the meantime her uncle Curtius died and Marie became the wife of a prosperous wine-grower of Burgundy—M. Tussaud.

It has been said that Napoleon took kindly to "Madame," and would have done much for her; but, happily for us, she had a penchant for England, "which she ultimately made her domicile for nearly half a century."

On landing in London she decided to reproduce in this country her uncle Curtius' waxwork, or "Cabinet de Cire," and the enterprise succeeded beyond her own expectations. It became the fashion here at once; and of course she had a kind of monopoly, as her only rival was a Mrs. Salmon, who kept a waxwork show in Fleet Street. Of this show it is related that "an effigy of 'Mother Shipton' was placed at the entrance, and it was so constructed that it could kick any visitor who left the building!" But this show was broken up in 1812, since which time "Madame Tussaud's Exhibition," as it soon came to be called, has been without a rival or a competitor.

Beginning in a comparatively small way on the site of the now defunct Lyceum Theatre in the Strand, this accomplished modeller removed to Blackheath; and she subsequently travelled the country with her exhibition, finally settling down in London. She was then in her seventysixth year, but all her faculties were as bright and clear as ever.

On coming to Baker Street she evi-

dently came to stay; and we are told "she laid it down as a canon in the scheme of her enterprise that celebrities strictly up to date should be continuously added to every department of her exhibition." If the hour brought the man or woman, he or she was at once modelled, dressed, and allotted a place in her galleries.

Madame lived to the age of ninety, and was succeeded in the business by her sons, who took not only an active part in the management, but also in the artistic productions, many of which came from their own hands. Still, however, the old lady continued to take a lively interest in the museum of which she was the foundress, and in a conspicuous part of which her effigy, drawn from life, sits to-day, an object of wonder and admiration to all beholders. Before her demise she bequeathed to her offspring a heritage which they have unremittingly striven to improve, until it now stands in that palatial red-brick building which has been properly described as "The Valhalla of Waxworks," unequalled in Europe.

This "Valhalla" is not a mere heterogeneous collection of "got-up" effigies huddled together without sequence or order. Far from it. We have here a systematically classified and methodically arranged system—if we may use the term. It contains to-day considerably over a thousand figures, and, in strict conformity with the cardinal tenet of its foundress, it is so up to date that no sooner does a distinguished character appear on the horizon of Europe, Asia, Africa, or America than he is pounced upon by the indefatigable "management" and represented (to the life, be it said) in this great national museum. In this connection it should be stated

that no commonplace subjects are to be found here. It is only those who have distinguished themselves in some way, for good or ill, that are accorded a niche in this temple of fame—or notoriety. Nature does not abhor a vacuum more than "Madame's" Exhibition abhors the commonplace or mean.

Including the "Hall of Tableaux" (containing the most excellent) and the "Chamber of Horrors" (containing some of the saddest representations in London), there are some fourteen rooms or compartments in this vast building, and each of them is set apart for a particular class of subjects. Thus we find the historical, political, literary, military, etc.; so that—although there is so much to be seen—no visitor need be confused by the multiplicity of images. Indeed, this embarrassment of riches is no embarrassment at all, and one leaves each salon with a distinct impression left on his mind. Let us consider a few of the details.

From William the Conqueror (1066-87) to Messrs. Torrey and Alexander (but lately in the hands of the modeller) there is a long stretch. But in Tussaud's Exhibition the interesting centuries are bridged over by some name or thing which seems to bind the whole together, and affords a kind of miniature history of the years lying between. We can walk, as it were, along the plank of time laid down here, and transport ourselves, as soon as we pass the turnstiles at the entrance, to the days of Matilda of Flanders and William Rufus!

Moving from right to left, we are confronted with group after group of crowned monarchs, mitred prelates, and renowned warriors, all gorgeously

attired and as nearly copies of the originals as the closest study of the records of their times has enabled the artist to fashion them; and we must remember that the hand of the artist who produced the famous representation of Milan, King of Serbia, in 1873, has not lost its cunning.

Foremost in the first group stands Edward I., the celebrated "Longshanks" (1274-1307), who was the first king who quartered the arms of **England and France**, the first who stamped his coinage with the title of "Lord of Ireland," and who, having conquered it, added the Principality of Wales to England. As a work of art this effigy is perfect.

A step farther, and, sandwiched between Edward III. and Isabella of Valois, the reformer John Wycliffe and the "Father of English Poetry," Geoffrey Chaucer, seem to look out on us, as if amazed at the ever-flowing tide of modern sightseers, amongst whom they now and again find a silent worshipper or an ardent devotee—realistic pictures both.

Again, posing "cheek by jowl," as the saying is, the two great irreconcilables Charles the First and Oliver Cromwell look for all the world as if they had just been resuscitated and had come back to renew the struggle of 1645. Both are superb representations, and punctuate the descriptions we used to gloat over in the pages of Clarendon and Macaulay.

Passing on, we come to the striking figure of Garibaldi, the "Cincinnatus of Modern Italy," a representation taken from life in 1861, after his victorious entry into Naples.

Then follows a long succession of political and literary worthies; amongst others, Washington, Thiers, Carnot, Emile Zola, and the great Sir

Walter Scott. The figures of George III., Napoleon, Josephine, Louis XVIII., Voltaire, and Robespierre are said to be from life.

Truly, apart from the artistic features of this exhibition, there is no doubt that most of the figures and pictures in it have a distinct educational value. Many of them, too, tend to elevate the mind and switch it on, as it were, to a higher moral plane.

Even in the blood-curdling "Chamber of Horrors" the open mind sees sermons in wax; and if the histories of the persons represented do not always adorn the tale, they certainly point a moral. For instance, the head of Marie Antoinette, guillotined on the 16th October, 1793—which, by the way, was taken immediately after her execution (by order of the National Assembly) by Madame Tussaud herself—carries with it a lesson which none but the most obtuse can fail to read.

A bare enumeration of the effigies in this gruesome "chamber" would be meaningless and futile; they are very numerous, and, as specimens of the ceroplastic art, they may be called "models of perfection." Ranging, as the subjects do, from the days of the Bastille to the present time, it may be taken as granted that this department of the exhibition contains representations of the most brutal and degraded miscreants; but it also contains some of so different a character that it is not easy to understand why they have been placed in such disreputable company. Among others of this description the unfortunate Count De Lorge may be mentioned.

Madame Tussaud's nationality and the stirring times in which she lived account for the prevalence of the Gallic element in the show; and this

figure (the Count De Lorge) is only one of many which she herself fashioned, and which throws a flood of light upon her history. It has been questioned whether the Count was ever in the Bastille. But we have Madame's own statement that she saw him taken out of that fortress on the 14th of July, 1789.

This gifted lady, we are told, was then living in her uncle's house in the Boulevard du Temple, Paris, whither the Count was brought; but his chains had then been taken off. The poor man, who had been in prison for thirty years, did not appreciate his freedom; it had no pleasure for him, and, pining for the solitude in which he had been so long, he "begged with tears to be restored to his dungeon." He lived only six weeks after his liberation, when this "model" was taken from life; and it is one of Madame's best.

There is a very effective object-lesson in the "Chamber of Horrors." It is an allegorical tableau representing the "Six Stages of Wrong," and depicts the downward career of a young man who, commencing by a simple game of cards, is brought to ruin, and, seeking to better his position by crime, is afterwards brought to justice and ends his days on the scaffold! The whole production does the greatest credit not only to the artist who executed the work, but to the moralist who designed the story.

While Madame Tussaud's Exhibition affords food for thought to the oldest and gravest, the juvenile tastes and requirements are also consulted and ministered to. In the very picturesque and impressive representations of the "Babes in the Wood," "Cinderella," "Jack the Giant-killer," and many others--all mar-

vellous works of art--the young generation may find more effective instruction and sensible pleasure than can be got out of any other entertainment in London.

As may be understood, the cost of producing and maintaining this extensive show has been very great; and, indeed, the value of the building and its unique contents as they stand to-day is nearly three-quarters of a million sterling.

The staff of officials is a large one, and includes a small regiment of dressmakers, who are constantly employed in either making new garments or repairing old ones.

Among the visitors, for whom this exhibition has a powerful attraction, few leave it with more regret than some Eastern monarchs. Indeed, it has such a fascination for Oriental potentates (and they all visit it) that many of them have expressed a desire to buy some of the figures and take them home with them!

As remarked before, the taste for waxworks is universal, and one upon which we might moralize at considerable length. It is part and parcel of that taste for "dolls" which most girls manifest, and which clings to very many even when they have ceased to be children. Viewed in this light, Madame Tussaud's Exhibition is a huge, glorified dolls'-house with a strong human element attached. But it is more than this. It is a kind of national monument, and the name of its foundress is more familiar to and probably more thought about by thousands of English men and women than is the name of the genius who built St. Paul's Cathedral!

Marie Tussaud, although so much associated with Paris, was born at

Berne in 1760, and died at Baker Street in 1850. She retained her faculties to the last, and amongst the visitors who were entertained by her recollections was the Duke of Wellington. The exhibition was removed from Baker Street to Marylebone Road in 1884. Amongst the more famous relics in the exhibition are the blood-stained shirt in which Henry

IV. was assassinated, purchased by Curtius at the Mazarin sale; the knife and lunette of one of the early guillotines; and Napoleon's travelling carriage, built at Brussels for the Moscow campaign in 1812, and captured at Jemappes after the battle of Waterloo. George Augustus Sala wrote an introduction to the exhibition catalogue of 1897.

Originality, the Secret of Success.

BY SIR WILLIAM VAN HORNE, IN THE STANDARD.

Sir William Van Horne is firmly of the opinion that the greatest progress has been made by men who have paid no attention to rules and axioms and who did not pay any consideration to precedent or tradition. To be successful, a man must be daring and independent. Sir William also puts in a plea for a more generous treatment of Rockefeller.

I AM not orthodox in many things, and the public do not like that which is unorthodox. But I will say this, that in regard to the equipment for life, in regard to the doing of notable things, the maxims of political economy, applied to business, are not worth much.

We know the rules and axioms, and many people have guided their lives by them, and many have been more or less successful, but the most successful men have paid little, if any, attention to them. The greatest successes have been made through exceptions to them—by finding ways to climb over these fences, or get through the holes in them, and make short cuts while the crowd follows the old dusty roads, struggling for the crusts and pins and buttons and cast-off shoes strewn along.

Only those who refuse to be bound by the ideas of others—those who think for themselves—discover the green pastures, the milk and honey

on either side. They don't respect the hedge of rules and maxims nor the wisdom of those who tell them not to look outside the ways of tradition. There is only one great danger—the Ditch of Dishonesty; but there is. I think, even more danger of falling into that on the old roads than on the short-cuts. And here I may say that honesty is not a path to be followed, but the very foundation of all business; and I am glad to believe that most business men are honest, and that the men who exploit the short-cuts are above the average in this regard. They are too big to be dishonest.

Get away from rules and regulations. Be original. Escape all trammels of use and wont. Do not depend upon the heading in the copy book or the chapter in political economy. Do things daringly, independently. Those who have succeeded largely have been self-reliant. They have not asked for patterns, or models, to go

by. They have simply taken hold and done things. Such persons have succeeded with the aid, more or less, of accident."

The most notable things in the world have come through accident—largely accident. There has been opportunity, there has been observation, there has been alertness, there has been appreciation of the need of the moment—and there you have success.

What is the use of laying down hard and fast rules? No two persons are alike. One man will do a thing one way, and another will do it another way. Each man is an independent entity. What bosh it is to write down formal rules for the copying by all creatures who are to be kept slaves to form or usage? The notable thing about most men who have come to anything is that they have done the thing in an original way.

I do not know Rockefeller personally, but he is a man who, by ability, by observation, by opportunity, and by a wonderful organizing faculty, has made a stupendous fortune. He made it in his own way. He was not dependent upon any rule for doing it. He saw a certain situation. He was a man of daring and resource. He made that situation serve him. There was a strong intellect. And that is the story.

The way this man has been hounded is simply atrocious. I have been brought into close contact with some of the nearest business associates of Mr. Rockefeller—clean and honorable men, all of them—and I find that every one of them respects Mr. Rockefeller. They respect him for his intellectual ability. They respect him for his methods. They respect him for his power of administration, and for sterling qualities, and the respect

of such men for another means something.

Now, these attacks upon Mr. Rockefeller are simply abominable, and it does not speak well for the good taste or the good sense of the public that several magazines and a good many newspapers find support and profit in publishing for weeks, years together, the most outrageous slanders that have ever appeared in print—going back to attack the father and the grandfather of the victim, and insinuating that the father was a horse-thief, and his grandfather something as bad. That such things are tolerated by a community pretending to culture and decency makes me sick. And look at the attitude of the public towards that individual of unmentionable character, if we may judge him by his own confessions, and whom I need not further particularize, who is filling the press of the country with frenzied articles on frenzied finance and whose utterances are taken as gospel by most people.

Now, why does the public swallow with such unquestioning avidity all these slanders concerning Mr. Rockefeller? It is not that he, as the wealthiest man in the world, is taken as the type of his class? It is anything more than envy when you get to the bottom of it? Would any one of his traducers object to having his wealth or even to get it in the same way that he did? I have never seen anything to indicate that Mr. Rockefeller has been dishonest in any of his transactions. I don't believe that he has. The squealing of his competitors does not convince me, for I have noticed that usually the biggest rascal squeals loudest when he gets the worst of a transaction.

I am sorry to say that I have never had any interest in the Standard Oil

Company, but I know something of its methods, and I do not know of any one of these methods which is not practised by all the most reputable business men of every community to the extent of their ability.

Let me say this, a country in which the conditions do not admit of the accumulation of large fortunes by individuals is a very bad country for a poor man. A country which does not encourage the growth of wealth, which does not encourage unlimited individual effort and the accumulation of capital to do great things with, is, for a poor man to live in, not worth a curse. Compare Spain and Italy with England, Holland and the United States.

A country which gives unlimited encouragement to enterprise will be prosperous. There will be little poverty in it. There will be few bare-footed people in such a country. And is it not easy to see the reason? It is elementary. The wealthy men who have made large fortunes have made them not out of nothing, not by sitting with folded hands. They have made them by operating great industrial con-

cerns, by operating great manufactories, by employing thousands of men to produce things which this country and other countries need. They have thus started into being scores of valuable activities, all of which have afforded employment on a large scale, all of which have spelled comfortable homes and good food and good clothes to thousands and millions.

The accumulation of vast wealth by a few individuals does not mean locking up vast amounts of money, but quite the contrary. The money of the wealthy is never hoarded. It is kept moving more than any other.

I repeat that there are no rules for success—no rules to fit everybody or a great variety of minds. But there is one thing absolutely necessary to success in anything but rotting, and you can spell that in capital letters—**WORK**; and if a man chooses to work when others do not, and he accumulates wealth thereby, I object to his being held guilty of a crime and punished by having his father pulled out of his grave and spat upon by the idiotic and the worthless.



The Managers of To-Morrow.

BY HERBERT J. HAPGOOD, IN SYSTEM.

The office boy is at last coming into his own. He will hereafter receive that attention which is his due, in view of the fact that he is to be the manager of to-morrow. The writer gives his readers some tips as to how to get hold of the best office boys and how to keep them.

THE office boy is the "general manager of to-morrow"—that was the remark of the general manager of one of the largest furniture manufacturing houses in the world, in whose office I was sitting one afternoon.

A small boy had come in, he had waited until the manager turned toward him.

"Mr. Atkins sent this to you, sir," he said, and laid a pamphlet down on the manager's desk—then stood waiting.

The manager took the paper, looked the boy over with one glance, and nodded.

"All right," he said.

The boy walked out.

"That's our newest office boy," he said to me when the door had closed. "In fact he has just been hired. Every new boy hired is sent in to me with this same package, the same remark, to undergo my moment's scrutiny. I want to see the boys we have to-day, for they are the general managers of to-morrow."

A little thing—yes, but this is the age of attention to the little things in business. Matters formerly deemed too trivial for attention or considered evils impossible to avoid are now the object of careful study with a view to turning them to profit or decreasing the loss they cause. So small do the mills of business grind that the refuse which once cost money to throw away now helps swell the dividends.

"Confound the little rascal!" That expressed the business world's opinion of the office boy a few years ago. He was looked upon as a necessary evil, important only for the material he furnished the funny papers, and on Saturday night his three or four dollars was grudgingly paid.

But now they realize that the office boy fills an important niche in the business world—even, as the general manager said, that he is a manager in embryo.

How to find the right sort of boy—that's the question. All American cities are long on boys who want work; but they are mighty short on the right kind—the bright, cleanly kind who are too honest to steal even a postage stamp.

Unless one enjoys the experience of hiring and breaking in a new boy every two or three months it's best not to take one on in June. In that month the employment market is flooded with the good sort of boys just out of school and the average employer is sorely tempted to hire one or two more than he needs to prepare for future emergencies.

But, beware! Ninety-nine per cent. of the youngsters who come to you in June saying they have left school for good will quit you on five minutes' notice when the school bell rings in September.

Advertising is the most troublesome method of getting a boy. Not that it fails to bring "Boys!" A two line ad. in any good want medium

will often block traffic in front of your office for half a day with a howling mob of applicants. But a majority of these you would not have in your place if they paid for the privilege, and it takes too much time to sift the meagre wheat from the abundant chaff.

Through schools and boys' institutions, through parents and friends, through ads in selected papers, reaching only the better classes—these are the best means of findings the boys you want and ought to have in your office.

A millionaire manufacturer who has built up a great industry in a small town and who has been for a score of years a Sunday school superintendent was once asked what direct results he ever received from his religious devotion.

"I get my office boys through my religion," he said, half joking, half serious: "I hire all my boys from the membership of my Sunday school—and that means most of my employees, for many of my clerks, book-keepers and executives have come up from office boys.

The boy who makes good in business comes from the middle class families and lives in a home where he has been taught the importance of truth and obedience and where he will be given encouragement to succeed.

"Show me a boy's mother," an old English manufacturer used to say, "and I will tell you if I will have him in my employ."

The need of proper home influence is shown by the experience of a Chicago employer who was impressed with the quick wits and nervous energy of the city newsboys. He picked up a particularly promising lad who was selling papers near the

City Hall and installed him in his office.

"Newsie" lasted just two weeks. He was bright, honest and did his work well enough; but he could not shake off the habits of the streets. Winning the earnings of the other boys at craps, turning the electric fans into roulette wheels and making a hand book on the races for the clerks demoralized the whole office and sent him back to his extras.

Judging from the boys you see in many otherwise up-to-date offices, the manager believes a "boy's a boy," no matter how dirty and unkempt he is. The good effect produced by an expensive suite of finely furnished offices is often sadly marred by disreputable looking boys. The general appearance of your place of business—its personality—is a big factor in your success or failure. It gives an impression to your customer or client before he sees you, and by that impression you yourself will often be judged. Is it, then, not worth while to make clean hands, a clean face and all-round neatness the first requisites for a boy in your employ?

But the selection is by no means the whole thing; it is at best a big lottery, for no matter how carefully you look over the applicants it is only after a few weeks' trial that you can separate the prizes from the blanks.

And when you do get a boy who proves to be of the right stuff the degree of his value to you depends largely on your ability to develop him properly.

"How do we get such satisfactory boys?" says the head of the New York branch of one of the country's largest manufacturing companies. "Well, it's not so much a matter of selection as of training them properly

after we get them. Of course, I don't mean that we are not careful to pick out the best material. In this we are governed by certain fairly well fixed standards.

"We give preference to native Americans, although one of the best boys in our service to-day has been in America only two years. Other things being equal, we prefer boys who have worked little if any before. About 14 seems to be the best age. Boys older than that are likely to be above their work and want their salaries raised too soon. Those whose earnings go toward the family support are most satisfactory.

"We insist that they have a fair knowledge of reading, writing, spelling and arithmetic. More important than the education they have already received is their ability and ambition for further development. We encourage attendance at night schools, and in this way some of our most valuable bookkeepers, stenographers and draftsmen fitted themselves for their present work.

"We hire only those who come with the idea of remaining permanently provided they make good. They are closely watched the first weeks; those who fail utterly and those who learn too slowly are promptly weeded out, for one incompetent can demoralize the entire force.

"Every boy who enters our employ is given to understand that we consider him of importance, that we want him to fit himself for something better and that he will be advanced as fast as he shows his ability. From the very start he is given encouragement and help.

"It is less difficult for us to impress boys with these facts because of our long established policy of pro-

moting from the ranks when we can find the right material there. We prefer to train up our own men, and many of the most important desks in this office are filled by men who began their careers here running errands. I'm one of them myself.

"The boy who just brought that card to my desk is studying stenography and is already pretty good at it. I discovered the fact by chance and to encourage him allowed him to take two or three of my letters. I was surprised and pleased to find he could take my dictation and transcribe his notes as well as many \$75-a-month men. He's due to go higher soon.

"Perhaps we may be giving too much attention to our boys, but I don't think so. The boys of to-day will have to run this business ten or fifteen years from now and we shall be repaid then for having taken them fresh from school and trained them into exactly the sort of employees we want."

The difficulty with the office boy problem is in many cases not always with the boy; it is often due to failure to start him on the right track.

The new boy should be told carefully and clearly what is expected of him and what he has a right to expect from his employers. He is bound to make some mistakes at first, but if given a little time and attention he can be taught to avoid them in the future.

If part of the boy's work is to be meeting your clients or customers and taking their cards to the proper desks too much emphasis cannot be laid upon the importance of training him carefully. Some boys seem born for this work. They have a marvellous memory for faces; they can spot a

book agent before he is hardly inside the door; they handle the nervous, irritable visitors with the greatest tact; they offer a man a seat as if waiting were a privilege; and they never allow anyone of importance to go away angry at the delay in getting attention.

Such boys are, of course, rare, but there are few who cannot be trained to do the work better than it is done in 99 out of 100 offices.

This work is so important that many employers think it can be handled better by girls. Girls have some advantages, it must be admitted. They don't chew tobacco or smoke cigarettes.

The right sort of young woman that does work of this kind is worth a good deal. I have in mind one who has charge of the waiting room of a large publishing company, besides answering the telephone. She is a model and one in a thousand. She is of charming appearance, with a soft, pleasant voice, and when she tells you that Mr. Jones will see you in a minute she innocently gives the idea that Jones has been waiting all day for you to put in appearance and will be overwhelmed with joy to see you.

When the one minute has dragged into ten and you begin to get a trifle hot under the collar, she brings you a magazine or a newspaper and offers it to you with such an air of solicitude for your welfare that you cannot help feeling good natured in spite of the delay. She has tact enough to be a

It is to be regretted that, as I said, she is only one in a thousand. In the same building another pretty girl has a similar job and she devotes most of her time to chewing gum and entertaining her young men friends

from the neighboring department store.

It is quite the thing nowadays to have this work of meeting callers done by some man who is past the Osler age, but is still ambitious to be doing something. If you can find a man of this type who will not be above his work and who possibly has a little income of his own so that he can afford to take a small salary, he will prove a good investment.

It seems strange and sort of pitiful somehow to see a man 55 or 60 years old bringing the cards of your callers to your desk and taking your messages back to them, but it is being done satisfactorily in lots and lots of offices.

No healthy boy can make a success of anything unless he has his heart in it. The failures of many are due to the neglect of their employers to inspire them with the proper degree of interest.

Get acquainted with your boys; make them feel you are interested in them. It pays.

The manager of one of the largest and finest department stores in the country can call every one of the hundreds of employees by their first names. On his daily trips of inspection through the store every cash and bundle boy comes in for a kindly word. "Good morning, George!" "How's that sick mother of yours, James?" or "They tell me you're doing good work, John; keep it up!"

This man believes the enthusiasm and loyalty even of his boys worthy the effort. The result is that the boys in his employ are his friends for life and would work their very heads off to please him.

When a boy enters your employ why not tell him a little something

about your business? It will enable him to serve your interests more intelligently.

Give him some of your advertising matter to look over and to take home to "show to the folks." Every boy has a pride and likes to tell his friends about his new job, and it is embarrassing for him not to know surely whether he is working for a distilling company or for the Anti-Saloon League.

A little encouragement from time to time will do him a world of good. It should not be so much as to make him swell-headed, but enough to show

him there is some inducement to do well. The minute his interest lags his value lessens.

Aside from its importance the office boy problem is intensely interesting to anyone who has any appreciation of the humors of life. While wrestling with its knotty features the employer at least gets an occasional chance to smile, and he may get some satisfaction from realizing that it is the only problem on earth which is in any way comparable with the one his wife faces in the servant girl. But it is not so difficult when you give it the attention it deserves.

The Man Who Always Tries.

By ERNEST NEAL LYON, in Success.

Whatever your ambition, lad,
 However high the prize,
 Its mastery may yet be had
 By him who always tries.

Does Fortune—with a roseal view,—
 Foretoken fair emprise?
 The dreamer's fancy may pursue,—
 The plodder wins who tries.

Would you attain to Learning's lore,
 And be esteemed wise?
 By patient labor grows the store
 Of him who always tries.

If Fancy strew the flowers of hope
 In beauty 'neath your eyes,
 The summit of her shining slope
 Remains for him who tries.

Though Truth appear in homely gray,
 Her counsel ne'er despise;
 She will be clad in light, one day,
 To honor him who tries!

Work Done in Sleep.

BY RUDOLPH DE CORDOVA, IN GRAND MAGAZINE

Extraordinary as it may seem, some great intellectual feats have been accomplished by people, when plunged in sleep. Workers in the realm of imagination, such as authors of fiction, poets and musicians, are particularly referred to, though cases are known where doctors, mathematicians and inventors have been wonderfully aided by dreams.

WHILE to the great mass of mankind "Sleep that knits up the ravelled sleeve of care" is the period of rest, in which the overwrought mind recuperates and recovers its vitality, it would really seem as if the minds of some exceptional people are then most awake, for in sleep they have accomplished things which completely baffled them during their waking hours.

How this happens has still to be satisfactorily explained. So far as the practical result goes there would seem to be good grounds for believing what a famous writer has said, that, when freed from restraint, as in sleep, the imagination is capable of doing more than when the body is awake. The body awake seems to act on the the imagination like the brake on a railway train, and the theory expressed by Hippocrates and Plato, among others, to the effect that the body sleeps and the soul dreams, for while the former needs rest the latter does not, would be to a great extent correct. It is those who work in the realm of imagination who furnish the most striking examples of this extraordinary phenomenon, so happily described by Robert Louis Stevenson when he said with regard to himself, "The Brownies do half my work during sleep."

Sometimes people not only do their work in their sleep but actually write it down without being aware of the fact. Such a case is told by Abercrombie of a lawyer who was much

perplexed over a legal opinion he had to deliver. While still worrying about it he went to bed one night. In the small hours he awoke, went to the table, got writing materials and wrote steadily and uninterruptedly for three hours, after which he returned to bed. In the morning, when he awoke, he told his wife he had had a strange dream in which he had solved the problem of the case in the most satisfactory manner, but he could not remember a word of the solution.

"But you were up writing hard for three hours," said his wife.

The lawyer shook his head. "You have been dreaming, my love," he said.

It was now the wife's turn to be amazed. "No, it is you who are dreaming," she said. Going to the table she took up the papers and handed them to him. He looked at them in astonishment. There was the case written out with his opinion clearly specified!

A somewhat similar case was related by the Rev. J. de Liefde, who knew a clergyman, a student at the Mennonite Seminary at Amsterdam, who frequented the mathematical lectures of Professor von Swinden, a famous teacher in the early part of the last century. The director of a bank in the city had asked the Professor to solve a difficult problem. He tried but did not succeed, and he gave it in turn to ten of his students to see what they could make of it. The clergyman, who was among the num-

ber, tried for three nights to find the answer but failed to do so. At last one night, utterly worn out with his endeavors, he went to bed and, as he believed, slept soundly. He woke late the next morning, very disappointed at his want of success, dressed himself, and was on the point of starting off to his Professor's lecture when on looking for his papers on the table he saw the whole problem solved without a single blunder. He had done all the work in his sleep, and had done it so succinctly that, though, when he first tried to solve it, he had covered three slates with figures, he had now obtained the result in a single sheet of paper.

A similar instance is furnished by the case of the famous French mathematician and philosopher the Marquis de Condorcet, who distinguished himself when he was only twenty-two by publishing his work on the integral calculus. He went to bed one night greatly perturbed by a problem which, try as he might, he was unable to solve. After a while he fell asleep, and in his sleep he had no difficulty in coming to a satisfactory conclusion on the matter and he was able to recall it when he awoke.

Probably the most remarkable instance of a man working in his sleep is that of Coleridge and "Kubla Khan." In 1797 the poet was ill, and had retired to a lonely farmhouse between Porlock and Lynton, on the Exmoor confines of Somersetshire and Devonshire. Opium had been prescribed for him, and, after taking it, he fell asleep in his chair. Just then he was reading the following sentence, or words to this effect, in Purchas's Pilgrimage: "Here the Khan Kubla commanded a palace to be built and a stately garden thereunto, and thus ten miles of fertile ground were enclosed with a wall." Coleridge slept

profoundly for three hours, and during part of that time he dreamed more than two hundred lines of the poem. "The images," he said, "rose up before me as things with a parallel production of the corresponding expression, without any sensation or consciousness of effort." So soon as he awoke he began to write the words, which were still vivid in his memory. Unfortunately a visitor called, and Coleridge saw him. When, after an hour, he went back to his desk he found that what he thought he remembered he had completely forgotten, and though he always meant to finish the poem he never did so. To thus forget vivid dream impressions on awakening is not by any means singular, for I have myself often dreamed lines which seemed of surpassing beauty; but when, in a semi-waking state, I have attempted to write them down the result has been a jumble of unmeaning phrases, though at the time they were written they seemed to be an exact transcript of what appeared so beautiful.

One of the most extraordinary pieces of work ever done in sleep is recorded by Mr. Andrew Lang, in his famous book of dreams and ghosts, of Herr H. P. Hilprecht, the Professor of Assyriology in the University of Pennsylvania. The University had sent an expedition to Babylon to explore certain ruins, and sketches of the objects discovered had been sent back to America. Among them there were drawings of two small fragments of agate on which certain characters were inscribed. One Saturday, in the March of 1893, the Professor was studying these two fragments, which he thought were broken finger-rings, which he ascribed to a date varying between 1700 and 1140 B.C. The first characters on the third line of the inscription seemed to him to be

KU, and he guessed they might be the initial letters of Kurigalzu, a King of that name. At length he went to bed tired out, and, as he slept, a tall priest of the pre-Christian Nippur appeared to him, and took him into a room without windows. It contained a large wooden chest and on the floor there were scraps of agate and lapis-lazuli. The priest said: "The two fragments which you have published on pages 22 and 26 belong together. They are not finger-rings. King Kurigalzu, who lived about 1300 B.C., once sent to the Temple of Bel an inscribed votive cylinder of agate. The priests were suddenly commanded to make a pair of agate earrings for the statue of the god Nibib. No agate was to be found. They accordingly cut up the cylinder into three rings, each of which retained a portion of the inscription. The two rings you have were Nibib's earrings. The third you will never find. Join the two you have together and you will see——"

Professor Hilprecht awoke, jumped out of bed, and rushed off to his study. He got out the two drawings, put them together, found they joined, and in an ecstasy of delight shouted "'Tis so, 'tis so!'" Mrs. Hilprecht also got up, and went to the study to find what was the matter. He told her his dream, and showed her the drawings, the inscription of which, when the missing fragment was restored by analogy ran thus:

To the god Nibib, child
Of the god Bel,
His lord
Kurigalzu
Pontifex of the god Bel
Has presented it.

In the drawings the fragments were of different colors, so that no one

would ever guess they belonged to each other.

Later on Professor Hilprecht examined two fragments of agate at the Imperial Museum, Constantinople. They were not together, but in different cases, and when brought together and joined the two pieces fitted perfectly. When the cylinder had been cut in old Babylon, the white vein of the stone showed in one fragment and the grey surface on the other. Professor Romaine Newbold, who gave the particulars of the dream, explained that Professor Hilprecht had heard from Dr. Peters, a member of the expedition, that a room had been discovered which contained fragments of a wooden box and chips of agate and lapis-lazuli in accordance with the vision which he saw.

Mr. Howieson, in his book of foreign scenes, describes a friend of his, a German student named Engel, who was at the University with him. In the same house as Engel a medical student, Meidenvold, lodged, who was in the habit of expressing himself in mystical language. He made a practice of retiring on a certain night every week to a building, the key of which he kept carefully, and would never allow anyone to cross the threshold. In that building he remained until the following day. It was noticed that whenever he came out he looked ghastly pale and was in a state of deep dejection and at once began to write before resuming his usual studies.

One night Engel determined to clear up the mystery. Climbing up to a window he looked in and saw his comrade by the light of a lamp lying on a board in a sloping position, as if dead. Believing Meidenvold to be playing a joke of some sort, Engel watched a second night, and even succeeded in getting into the room.

He found his friend there, the surface of his body cold to the touch and his heart scarcely beating. At the end of three hours Meidenvold sat up, opened his eyes, and looked round. He saw that he was not alone, and told Engel that he brought about his condition by the use of nightshade, hemlock, and other drugs, and that while in that state he partook of a superhuman existence of which, after a little interval, he retained a vivid recollection. He further said he had written down the ideas which had occurred to him in this abnormal sleep in a book which he promised to show to Engel. A little while after, however, he was found dead in his study, and though it was searched for everywhere the book could never be found.

One of the most prolific workers in sleep was undoubtedly the late Dr. Anna Kingsford, who published a book called "Dreams and Dream Stories." In introducing them to the public she wrote: "The chronicles which I am about to present to the reader were not the result of any conscious effort of imagination. They are, as the title-page indicates, records of dreams occurring at intervals during the last few years." They were written down the moment she woke, just as they presented themselves to her. Her peculiar gift reminded her of the German student in Bulwer Lytton's "Pilgrims of the Rhine," whose faculty for dreaming was so great that for him the normal conditions of sleeping and waking became reversed.

These dreams were most vivid at a time when Dr. Kingsford was a student at the Paris Faculty of Medicine, and she was occupied in preparing for examinations, visiting a hospital as a dresser, and attending lectures, while at the same time she

was busy with literary pursuits which required accurate judgment and complete self-possession. Enticing as it must have been to have taken something to stimulate her dreaming faculty, she never by any chance used drugs or narcotics. "The priceless insight and illuminations I have acquired by means of my dreams have gone far to elucidate for me many difficulties and enigmas of life and even of religion which might have otherwise remained dark to me," she wrote.

It was a remarkable circumstance that, at home, at her residence on the banks of the Severn, in a damp, low-lying country, she never dreamed, but as soon as she went to Paris or to Switzerland her faculty for dreaming was restored. These dreams generally came towards the dawn, and sometimes after sunrise, during a second sleep. Dry air, high altitudes, and a crisp, calm, and exhilarating atmosphere were most favorable to her dream faculty.

The making of shot is said to have resulted from an idea that came in sleep to a Bristol mechanic. The man was employed cutting up strips of lead to make shot of it. He had been drinking after his work, and, when he went to bed, dreamed that it was raining, and as he watched the rain it turned into lead and the earth was covered with shot. He awoke, went up to the tower of St. Mary Redcliff, in the city, and making some molten lead, poured it down from the top of the tower. When he went to look for the lead he found it had taken the form of shot. He made £10,000 by the practical realization of his dream.

Dr. Franklin assured Cabanis, the eminent French physician, who became a Senator under the Government of Napoleon, that over and over again he had gone to bed puzzled by the

bearing of political events, but that they became quite clear to him in his sleep. Similarly, Emanuel Maignan worked out the truth of many of his theories in his sleep. It was, indeed, no uncommon occurrence with him, for it is recorded that he was always so pleased when he had demonstrated a theory in a dream that it awoke him. Not less interesting is the other fact that it was his habit to pursue his studies in the circle of shadows, though whether this was to superinduce a sort of hypnotic condition it would be difficult to say.

One of the three great epics of the world, "The Divine Comedy" of Dante, which Cary, the translator, declares "has not only stood the test of ages, but given a tone and color to the poetry of modern Europe, and even animated the genius of Milton and Michael Angelo," is said to have been inspired by a dream while Dante slept. The intimate details of the poet's life have, however, been so little revealed to us that this statement may have been based on another which was referred to by Cary in the following words:

"Dante, it has been supposed, was more immediately influenced in his choice of a subject by the Vision of Alberico, written in barbarous Latin prose about the beginning of the twelfth century. . . . Alberico, the son of noble parents, born . . . in the year 1101 or soon after, when he had completed his ninth year, was seized with a violent fit of illness, which deprived him of his senses for the space of nine days. During the continuance of this trance he had a vision, in which he seemed to himself to be carried away by a dove, and conducted by St. Peter, in company with two angels, through Purgatory and Hell to survey the torments of sinners, the saint giving him infor-

mation as they proceeded respecting what he saw; after which they were transported together through the seven heavens and taken up into Paradise to behold the glory of the blessed. As the account he gave of his vision was strangely altered in the reports that went abroad of it, Girardo, the abbot, employed one of the monks to take down a relation of it dictated by the mouth of Alberico himself. Senioretto, who was chosen abbot in 1127, not contented with the narrative, although it seemed to have every chance of being authentic, ordered Alberico to revise and correct it, which he accordingly did. . . . His vision, with a preface by the first editor, Guido, and preceded by a letter from Alberico himself, is preserved . . . in the archives of the monastery."

In music, too, the same thing has happened, for Tartini's famous "Devil's Sonata" came to him while he slept. Indeed, it owes its very name to the circumstance. One night, without anything having happened to superinduce an unusual emotional condition in his mind, he went to bed and fell asleep. In his sleep he dreamed that he had made a compact with the Devil and bound himself to his service. A famous violinist himself—a profession he had taken up when he renounced the law and married without the consent of his parents—he gave his violin to his Satanic Majesty and asked him to play him a solo on it. The Devil took the instrument and played so wonderfully that Tartini lay entranced at the extraordinary beauty of the composition. When the music stopped, Tartini awoke in an ecstasy of delight, jumped out of bed and, seizing his violin, began to play the delicious sounds he had just heard. Try as he

would, however, he found it was impossible for him to reproduce the exact sequence of notes as he had heard them, but he managed to recover a sufficiently vivid impression of what he had heard to compose the sonata to which, on account of its original player, he gave the curious title which has always belonged to it.

In the drama the same thing has happened. Voltaire composed the first canto of the "Henriade" while he was asleep. "Ideas occurred to me," he says, "in spite of myself and in which I had no part whatever."

What schoolboy is there who does

not know the famous scene of Lochiel's Warning, by Thomas Campbell, and who is there who is unacquainted with the famous line, "Coming events cast their shadows before"? For eight or ten days Campbell, when working on the "Warning," had stuck after the line "'Tis the sunset of life gives me mystical lore," and could find nothing to complete the couplet in a satisfactory manner. One night, still revolving the question, he went to bed, and in his sleep the line he wanted came to him. Simultaneously he awoke, and, jumping out of bed, wrote it down then and there!

Beveridge, a Study of the Self-made Man.

BY GEORGE HORACE LORIMER, IN APPLETON'S BOOKLOVERS MAGAZINE.

The man who wrote the "Letters of a Self-made Merchant to His Son" knows the self-made man and his characteristics thoroughly. Taking Senator Albert J. Beveridge as his text, he discusses in this article the phenomenon of the self-made man from all sides, showing the motive power that brings him from obscurity and carries him forward.

THE best judge did not die with Brutus, but the impartial friend has not yet been born. For one to tell a friend's faults would be ungenerous; to recount his virtues superfluous. As surely as a man's sin will find him out, a man's strength will be found out. If his light can be hidden under a bushel, we may be sure it is but a one candle power light. The divine fire is not lit by the hand of friendship, nor quenched by the breath of enmity. Every man must serve his own gods and guard his own altars.

We may write around the living, but our shrewdest analysis will fail to reach that inner man—that subconscious self, so subtle that we cannot understand its reasonings in our

friends, nor fathom its motives in our enemies; so elusive that we cannot follow its workings even in ourselves. It is only when the disembodied spirits some trooping back to people the pages of history that we begin to know men as they were and are.

[This, then, is not to be an article on "The Real" Albert J. Beveridge—a chronicle of human weakness that lifts us to fellowship with a man in one anecdote; and of superhuman strength that exalts him far above us in the next. Rather it will be a little sermon on The Self-made Man, with Beveridge's name as a text to tie to, and only so much of him in it as I may need for my firstly, secondly, and lastly. For there is nothing that

we cannot best get at by expressing it in terms of some one man. To know whether the Panama Canal will be dug, we need not look over the ground, but we should hunt up Shonts. If he is a strong man, then the canal is an accomplished fact. If he is the right man for the work, then Roosevelt has added another force to those working for his own fame.

Around every great figure in history is grouped a company of the great. Napoleon found not only the crown of France lying in the dust, but swords for the men who helped him hold it against all Europe. He knew military genius wherever he saw it, and in its hands he placed the baton of a marshal. A strong man lets out his strength at usury when he joins strong men to his fortunes.

The tree of life still springs from the same parent stock as in the beginning. Unpruned and unrestrained it still bears the same bitter fruit. Like the wild apple by the roadside, it kills itself by the very exuberance of its growth. And the dominant strain in every boy tends down and back to the primal savage. So life must be a ceaseless pruning back of the bad and a careful grafting on of the good. Every man must be a Burbank, working patiently through repeated failures to fix the good and the true in himself.

The natural man is simply selfishness raised to the *n*th power. But that is the seedling stock which, properly grafted, brings forth the fruits of unselfishness in the end. It is from this natural man that we get our useful variations. It is in the acquired man that we see how any individual has fixed and developed them. And so it is that the acquired, not the natural, man is peculiarly significant.

We know as much about keeping the human body sound as about the care of trees; as much about training a boy as about developing fruits; as much about shaping the mind as about changing the colors of flowers. But we shall not use that knowledge to the full until we really believe that Nature plays no favorites; that she recognizes but one law—obedience. And Success is the science of obedience. It is only because we do not more fully apply our knowledge that we have the anomaly of the self-made man succeeding in almost any given thing out of all proportion to the number who start with the world to choose from for their equipment. For from the first the self-made man has had to obey in order to live.

The law of averages applies to men as well as to trees. There is just as much potential energy and ability cradled in Fifth Avenue as on the farms along the Wabash. But the news of what the old man's son has been doing appears oftenest in the society columns, while the second generation from the Wabash figures in the big political story on the first page.

It is of no significance that Beveridge began life on a farm, became a logger, a book agent working his way through college, a plainsman, a law clerk; but it is significant that by these steps he mounted to the Senate. It is significant that by this process, or its equivalent, so many men win the greatest prizes of life; so few, comparatively, by other and easier ways. The necessity for the old struggle as a means to bread may be removed, but not, apparently, as a means to development. Life is not yet a game for the gentleman amateur.

It must be that in this familiar American process there is something

that develops character, that vitalizes education. And if we can make that thing a part of the home and the college life of the boy who starts out with every material advantage, we shall take a step toward replacing natural with intelligent selection in the making of men.

That we are coming more and more to appreciate the importance of starting a boy right is shown in the steadily increasing drift toward country life. For a part of the year, at least, we take our children to the fields. But just when their city pallor has given way to country tan, we hurry them back to town, that they may develop their minds in its schools and their bodies in its streets. As yet we have only half-convictions and the half-courage that goes with them.

When our boys go to the country they play; when they return to the city they study and play; but the real country boys study, play, and work—not the stunting, stupefying work of the town, but the wholesome work of the fields. They are unconsciously, often unwillingly, obeying the simplest and most important of natural laws.

Beveridge and boys like him add pennies to the world's wealth from the day when they first drive home the cows; they are disciplined by duty from the hour when they first grasp the plow handles; they are grounded in health, summer and winter, through the years when one builds the body in which one lives and works through a lifetime; they are at school both in and out of doors, and the lessons of the fields more than equalize the difference between the little red schoolhouse and the big stone grammar school. For here in the country wealth is created: there in the city it is only marketed. The city is simply the business agent of

the country. These fields are the basis of every trade, of every business, of every profession. Their lessons we must learn. Of course the city has its lessons, too, but few that cannot better wait. No man can be a great constructive merchant, or an understanding writer, or a wise ruler, who does not know the basic facts of agriculture. And yet there is a curious sort of educated snob who takes a pitiful pride in not knowing these things, as if, in some way, this homely knowledge might jostle rudely against his well-bred culture. Verily, the pride of ignorance transcends the pride of learning.

When you take the son of the average, hard-working, plain-living, God-fearing American farmer, and to the average country boy's education in study, play, and work add a little more than the average country boy's brain, you have about the best stock for making a man that America has yet produced. If anything is holding that boy down, it has got to give. If he wants to go to college, he will go. And usually he does go under the best possible circumstances for his fullest development, because he has to pay his own way.

He goes too, as a general thing, to a small college, in a country town, where for four years he lives in an atmosphere of work, of sacrifice, of wholesome ambition, with play enough to leaven the whole. His president may not be so able a man as the head of a great university, but he knows his sheep, both white and black; his professors may not be so "cultured," but they teach small classes, and so they can concentrate and burn into the boy's brain what they have to give; the laboratory equipment may be poorer, but it is enough for the youngster who is willing to add to it the best that is in

him; campus, buildings, surroundings, all may be shabbier and meaner, but at least a spirit of friendliness and true democracy pervades them. Last and most important, the boy must work at other things than books. Given a college that is fighting for existence, and a student that is fighting for a chance, and you have a fine combination for producing militant alumni.

I may lay too much stress on the importance of a young man's working at some manual or mental money-making pursuit while he is at school, but it does seem rather foolish to graduate bachelors of arts into the primary grade of the working world. It should, for instance, be impossible for a university to turn out men unacquainted with the simple, fundamental things of business. But we meet them daily in the kindergarten departments of practical life, timid in trying, bungling in doing, all for the lack of a little of the lower education with which to quicken the higher. Yet, ounce for ounce of gray matter, these more favored fellows should beat out the self-made man, if we could utilize our knowledge of the secret, which is not a secret, of their strength.

Beveridge had to support himself straight through his college course. He did that and helped the old folks. Yet he found time to join the debating society, to take an active part in fraternity affairs, to exercise regularly, and to get his share of the college fun. To do all this he had to make things fit together tight. But in doing it, he mastered the greatest secret of efficiency—to waste no time. Most men of seventy have lived only thirty-five years. They have frittered away the other thirty-five.

The ability to economize time implies self-mastery, and that in turn

breeds self-reliance. These essentials are simply moral courage, trained and disciplined; and that must be the parent stock of any boy who is going to succeed in this world. There is a good deal to be said in favor of conditions that force a boy to fix in himself at twenty those qualities which so many more favored individuals do not acquire until they are thirty.

Beveridge had taken his course in elementary agriculture while he was going through the public schools; he was now to learn the principles of business along with his Latin and literature. He became a book agent and spotted the marble-topped tables of Iowa with a portly compendium on the pursuit of health, happiness, and liberty. He did not want to be a book agent, but it offered, and he was not getting money from home; he was sending it there. It was a living, and more—experience.

And experience, like matter, is never lost. To approach the guardian mastiff of the gate with the due-guard and pass-word of a master; to make friends with the baby; to be properly solicitous about the grandmother's rheumatism; and gradually to beguile the wife from her preserving to an inspection of a volume containing 1,001 choice, new receipts—these things are trivialities, but they are the primer of politics. To sell books; to make out five-dollar contracts; and to collect the money from the husband—all that is petty, but it is the first lesson in business.

When a man does a thing well, it does well by him. During his first vacation Beveridge made so much money that, for the second, he was appointed a special agent by the book concern. So he drilled half the college in the mysteries of health, happiness, and liberty during the spring, and took this squad along with him

the next summer. Again he did so well that the publishers offered him a large salary to take a permanent position with them. But he would not accept, because he did not want to stay a book agent at any price. He had already heard his call, and it was to the bar.

The small colleges turn out few men that support themselves, either wholly or in part, who do not know just what they are driving at. A man who wants an education as bad as that knows what he wants it for. Necessity develops aptitudes quickly. A man learns early to know himself, and so to "find himself" and his life's work, where, under easier conditions, he might be hemming and hawing over it all through his college years. He does not take courses because they are snaps, but because he needs them in his business. There is no "perhaps" in his lexicon, but "must" is on every page. And there is no alternative for most.

So we find Beveridge in college—determined to be a lawyer, and hoping to get into politics, studying elocution, reading the great orators, and trying his raw powers wherever he found a little assemblage that he could get the drop on. When coveys were scarce and shy, he would go off and declaim to himself. Most doctors, when they are sure they are right, go ahead—on a dog; but Beveridge tried it on himself.

Amusing enough this in its way, but when we have had our laugh, it is worth while stopping to think it over. The school in which Beveridge was educated had taught him the three great lessons—self-support, self-mastery, and self-reliance. From these he was progressing naturally to the fourth—self-advancement. He knew that he was working under a master who had no favorites; that

no matter what exceptions there are to man's law, there is none to Nature's; he could win only if he were the fittest. There was no place for him on the team because his daddy had been on it; no class presidency because the old man was a leading citizen. When he went into the law he would get no clients because he belonged to the clubs, and had influential relatives; but only because he could win cases hands down. When he got into politics he would be heard only if he could compel attention. He must first conquer indifference and then fight enmity. For the halfway men, the don't-care men, and the what's-the-use men do not like the self-made man. They are discontented, with the discontent that does poor work and sinks; he is discontented, with the discontent that does good work and rises. He makes the judicious snob grieve and the lazy incompetent sneer. Then, too, the self-made man usually has what Suderman calls "the joy of living," which is Nature's compensation for self-restraint; and than this there is nothing more irritating to the bored, who are paying Nature's penalty for self-indulgence.

We are often called on to express sympathy for these country boys who have to work about the farm. Myself, I am more inclined to pity the youngster whose education in pleasure begins when he leaves off pinafores; for an easy youth means a jaded manhood and a hard old age.

The country boy is apt to start with health—in itself a pleasure and the basis of all happiness—and, if he is ambitious, to conserve it. Beveridge came to college from the farm and the logging camp as hard as nails; he kept his muscles taut by manual labor and his body sound by walking, Nature's system of exercise, that

cures all the ills advertised by the schools of physical culture. He had little time for college athletics. Few men that go to college for an education have. Football, baseball, and all the rest, as they are played in the great colleges to-day, are a profession in themselves. Under different conditions, they would have great play value, but when we begin to justify them, as so many enthusiasts do, purely on educational and utilitarian grounds, we must logically go a step farther and see if we cannot find something better to take their place.

Football, as it is played, is urged because it develops the manly qualities—courage, aggressiveness, self-reliance—in short, as some sort of a substitute for the primitive struggle—with the always implied and often outspoken idea that it fits a man to shoulder himself into a place in the world, grab what he wants from the weaker, and make the front rank in life as he would a touchdown. Yesterday, I talked with one of the old gods of football, a splendid fellow, who, by forgetting much that he should never have learned, and by learning much that should have been the commonplace of his boyhood, is rapidly achieving a position for himself. He spent a delirious senior year at college, with his picture in the paper every day, and columns about him on the sporting pages. In the early autumn, just before he began to hunt for a position, he received a six-hundred-dollar check for writing a signed column on the chances of the big teams in the coming games. He spent the next year doing a boy's work in an office, and he got a trifle over a hundred dollars for it.

Sometimes, we see and hear things that make us doubt the value of these too strenuous games as a preparation

for good health in the thirties and forties. Within the year I have met two captains of great elevens, one under, one over thirty, who walked out of college with the tread of gladiators. One is in the Texas Panhandle now, hunting for his lost health; the other is living on milk and broths, trying to forget his newly discovered stomach. He explained that when he left college and the training table he found it impossible, under the changed conditions, to keep both his health and his place. A turn in his father's fortunes had made it necessary for him to keep his place. Yet we must believe in football, as play—that is, football less the absurdly severe training, less the excessive amount of time wasted on it, less the maimings and homicides that seem to be inseparable from the game of to-day.

We forget that athletics is an artificial way of trying to comply with natural law; that athletics is simply a stimulant for the muscles. Like every other stimulant, it may be abused, and then it may not be discontinued without a violent reaction. At fifty the man whose body has been kept sound by a moderate amount of work and walking in the open air can usually throw his college chum who went in hard for athletics, if he has not already acted as pallbearer for him.

Beveridge, by natural and rational methods of exercise, has conserved the physical capital of his boyhood practically untouched, and reached forty-three with his muscles in shape for a twenty-mile tramp or a day's tree felling. The young man who hoards health has created a trust fund for his old age. Sickness and slackness breed about all the want in the world.

Again, Beveridge had to follow the

natural method when he left college. He had to get his living and his law at the same time. But while he was missing much excellent theory which he might have learned from professors, he was getting much useful practice in the office where he had found a place. And in the end he had the theory, too. He was simply learning his profession as children learn to talk—speech and its practical uses first, grammar afterwards. I have often wondered why some one has not stood up to advocate teaching the babies to parse their words as fast as they learn them. Probably some one has.

It is, though, a pleasant sign of the times to note that there are vague stirrings toward a mingling of practical with academic training. That here and there schools of commerce are being added to colleges, even though they are as yet kept separate from the sacred departments that manufacture "cultured men." It is, too, a good sign to see the schools of agriculture springing up, even though few of them are as yet affiliated with the colleges and some course in them made compulsory on the student body. There would be more virtue, perhaps, in making the freshmen class spend a few hours of the week learning something about scientific agriculture than in giving up the same amount of time to graphic algebra; more health and usefulness in a daily hour of work in the fields than at club swinging in the gymnasium. A course in business for the country boys and a course in agriculture for the city boys might not come amiss in after-life.

Here we can leave Beveridge, as we should be able to leave any man who has obtained an education and learned a profession, to shift for himself. He is yet less a man of achieve-

ments than of possibilities, but he has acquired the habit of "making good."

The self-made man we have always had with us, and always will, until that day when our ingenuity shall have found a way of evading the last of Nature's laws, as it has of man's. We find him in the Old Testament and again in the New, in Rome, in Greece, in the Middle Ages, springing from the loins of the people, from slavery even, fighting up with bare fists through ignorance, prejudice, and oppression, grasping wealth and power and kingdoms by the sheer strength of his indomitable will and purpose. Sometimes he is a man of violence, sometimes a philosopher, a poet, or a priest; but always he it is who brings hope to man.

All this, if you like, is the doctrine of materialism; but materialism is the soil from which mankind has sprung, in which it grows and flowers into finer things. Man is not yet emancipated from Nature. He must still work under the lash. Much of the old bloodshed and brutality of the primal struggle has been stopped, not by suspending the operation of the law, but by obeying it more intelligently. We may, I venture to believe, develop stronger men when we recognize more clearly that work, as well as books, is a vital factor in the education of the sons of the well-to-do. There are no substitutes for the struggle, nothing "just as good" in developing strong men, self-reliant, "cultured" men, in the true and not snobbish sense of the word. Culture for culture's sake, like art for art's sake, is a cry that covers a multitude of sins and much tommy-rot. The library life, the placid, dark-oak, stained-glass, and vellum-scented existence, in which nobody gets sweaty or excited, and everyone approves the

good, the beautiful, and the true. without doing anything to bring them home to men, is as useless as the society life. Like the latter, it produces nothing more than a sense of personal satisfaction and superiority. What the world needs is not the culture that patronizes—it has too much of that already—but the culture that understands, that sympathizes and helps. And you cannot get that, or any other right result, by disobeying natural law. The world is full of ready-made successes, second-hand statesmen, and marked-down reformers, but their clothes do not fit them. Fruit that falls into the lap is already half rotten. We cannot develop great merchants or poets or artists or doctors, unless, somewhere in the background, has been the shadow of the old bread fear, unless some devil of necessity has driven while the talent or aptitude was being developed and the habit of doing good work fixed. The greatest potential engineer, the greatest potential lawyer I have ever met were the sons of millionaires. They simply went to leaves; then rotted where they stood. The soil in which they grew was too rich. Had they been the sons of Indiana farmers, they would have been forced to their best development. Gray's *Elegy* is good poetry, but poor philosophy, as the world goes to-day. You cannot find a "mute, inglorious Milton" on a farm in Indiana. They are all in the little colleges, learning to scan, and working after recitations to pay their board bills.

The individual is nothing to Nature; he must be everything to the man trainer. That is the vital point of difference between natural and intelligent selection.

The self-made man of the centuries is succeeding to-day in every walk of life out of any proper proportion to

the number of parent supported and education-thrown-in Americans who are equally successful in the same lines of activity. There must then be certain useful principles of training and education embodied in him which, if we can separate them from the waste and lost motion of purely natural processes, and apply them intelligently, as Burbank does his knowledge of natural laws to fruits and flowers, will make for a larger number of useful and efficient men among the sons of well-to-do Americans—in short, among the sons of self-made men. For it is a curious thing that the self-made man usually fails to read the lesson of his own life aright, and begins the training of his boy by ignoring every principle that contributed to his own success.

He seems utterly unable to draw the obvious inference from himself that right education for his boy does not begin in sending him to a fashionable school that he may make "desirable acquaintances;" that it is not furthered by entering him at this college "because all the other boys are going there," or to that university because all its graduates have "such a manner." It is so easy to turn out cads and bounders and snobs that it is hardly worth while to specialize a boy in those lines.

Then, too, the self-made man, more than any other, fails to understand that there is no virtue in a diploma and no sense at all in a college education for a boy who has not, at nineteen or twenty, proved his fitness to receive one, and some knowledge of what he is going to do with it when he gets one. Napoleon "found the crown of France lying in the dust and picked it up on the point of his sword." "Good for Napoleon," we say; "let us give the boy a sword." So we hand him a sword that trips

him up when he tries to step out. Yet he could do good work if we equipped him with the only weapon that he could handle—a pick.

That is what he would have been given had he been the son of a poor farmer. For under the operation of natural law the unfit have no chance to ride on the shoulders of the strong, and hamper human progress with their dead weight. They stay right in the place where God put them, and serve the world usefully, if humbly.

Much more important than the sort of college to which we send a young man is the sort of young man that we send to college. But though the self-made man usually believes that the sons of other men should not receive all through their formative years, without giving some return in effort and labor, he lets his own boy grow up hit or miss, without a stern necessity for hitting, and then throws him into the university with the assurance that four final years of hit or miss will in some way bring him around all right. That is why he so often misses—altogether, unless there is more latent strength beneath the rubbish than the father himself had; some enormously valuable years, in any event.

So long as the opportunities for men to work out their own salvation in this country continue and broaden, we shall be fulfilling its material mission. But until we can conserve more surely the good of the first generation in the second, and force it in turn to develop to the limit of its capacity, we shall not be realizing its higher ideals. To approach them we

need more self-made sons of self-made fathers, men who have fixed in themselves the strength, the resourcefulness, the courage of the first generation, and developed with these qualities a still higher ideal of life and duty.

Many people, I know, use the words self-made and money as synonyms, but the right kind of self-made man is only rich or poor as his lines in life are laid, as the world pays much or little for the work that he loves to do. In all our criticism of wealth we must not forget that a man may win riches and the right kind of success at the same time. Brains are usually well paid, even when they are used to make the world better; it is unfortunate that they are often paid still more when they are used to make it worse. But there is no implied merit in being poor.

We do not need more men who cannot make money, more who profess to despise money, or more who live on the interest of somebody else's money; but we do need more men who will not make or take money that is the fruit of blood and tears and dishonesty; who will not argue that precedent sanctions doubtful methods or that a good cause sanctifies bad money, but will hold fast to the law that all money made by dishonesty and oppression and brutality is a stench not only to God, but to man. The world can wait for justice tempered with mercy, if it can only get justice. And that will not come through kings and legislatures or judges, but only through breeding it in the blood and bone of new generations.

How Burbank Produces New Plants.

BY GARRETT P. SERVISS, IN COSMOPOLITAN.

Like a wizard of old, Luther Burbank performs feats in the world of nature that seem to be almost miraculous. By crossing diverse plants he produces new plants and by selecting odd forms he develops their oddities until they become permanent and useful. This article tells of some of the wonderful things he has accomplished.

FIRST crossing, to secure variation and break up established habits; then selection, to isolate and develop the new forms in which the master's eye sees the indications of future usefulness, beauty and permanence—such is the formula for the transformation of the plant-world, whose beginnings have drawn all eyes upon Luther Burbank.

After all there is some verisimilitude in likening his operations to those of a wizard. The old magicians could not always foresee what spirits their necromancy would call forth—and no more can this modern conjurer of science. By crossing a raspberry with a blackberry he produced a valuable new species of fruit. But when he crossed the raspberry and the strawberry, a strange thing was summoned into existence—a plant without the thorns of the raspberry, but with the leaves and stolons of the strawberry, shooting up canes to the height of a man's shoulder, bursting into an astonishing bloom of flowers such as neither the strawberry nor the raspberry plant ever knows, and finally, after all this brilliant preparation, producing, instead of berries, insignificant unmaturing knobs!

Then he boldly crossed the blackberry with the apple. One can imagine what a successful combination of those species into an entirely new fruit might have meant. The result, however, was a plant sprouting from blackberry seeds, that re-

sembled a little apple-tree in foliage and growth, having no thorns, and putting forth beautiful rose-colored flowers, but alas! no fruit.

Scores of similar crossings have been made, hundreds of thousands, and even millions, of plants have been produced, examined, judged—and out of all these multitudes a few individuals have been found worthy of preservation and cultivation, while the others have been brought into existence only to be destroyed again. Some of these rejected forms, springing from who knows what ancestral traits, have been put to death on sight, for they were vegetable monsters, which ought not to live! Yet side by side with strange and undesirable forms, come forth occasionally shapes of astonishing beauty, and plants endowed with matchless virility and fruitfulness. One of Mr. Burbank's hybrid chestnuts, selected from thousands of varying forms produced by the crossings, bears nuts almost two inches in diameter, when it is but eighteen months old! And excellent nuts they are, bowing with their weight the slender branches of miniature trees only three feet tall.

But, while the process of crossing is freely employed in order to obtain a great variety of new forms to work upon, and to obtain them quickly and rapidly, yet marvels are accomplished by simply following up the hints which nature gives in her spontaneous though evanescent variations. The suppressed, unfavored life-forces are

like a myriad of dim eager faces, hidden behind nature's draperies—starved, neglected children for whom there is no room and no hope, whose mother amid a multitude of pressing duties has no time, no thought and no place for them. Yet, occasionally, one peeps forth with momentary boldness only to be rudely thrust back from the unfriendly and impenetrable throng of extant existences. Such an incident forms one of the opportunities for which the experimenter watches, ready to extend a helping hand. The story of how Mr. Burbank developed his crimson poppy is an instance in point. The fields of California at certain seasons are splendid with the yellow flowers of a native poppy. The under side of the flower shows crimson streaks, but there is never any crimson on the upper, or inner, side. A few years ago Mr. Burbank found one of these flowers in which, as President David Starr Jordan describes it, "the outside crimson had struck through like a crimson thread which had been misplaced." That was all that was needed; the timid, peeping, new face had been recognized, a friendly eye had seen it, and the skill that could make room for it was at hand ready to be exerted. Mr. Burbank took the variant flower, which nature would quickly have suppressed, and planted its seeds, and from the resulting plant he chose those blossoms in which the most crimson showed, and planted their seeds, and so season after season he encouraged, protected and developed the strange flower, which blushed redder and redder with each succeeding generation, until within a few years he had produced a new variety of poppy, turned from yellow to crimson, and capable of perpetuating its kind. It was only last year that this process was completed.

I have told how the new kind of berry, the primus, was produced by crossing the raspberry and the blackberry. Mr. Burbank's latest production in the way of a new fruit, the "pomato," is an example of the method of selection without previous crossing, and so it falls into the same class with the crimson poppy. The pomato gets its name from the fact that it is a fruit resembling a tomato growing on a potato-plant. The plant from which it has been developed was originally a wild variety of potato, found in the Southwest, which showed a tendency to produce "balls" on the vines at the expense of the root-tubers. Mr. Burbank saw that these potato-balls, rudimentary examples of which are common on potato-plants, could be developed into a desirable fruit resembling the tomato. By the simple process of selection, as in the case of the crimson poppy, he succeeded, in the course of about five years, in training the plants to grow to several times the size of ordinary potato-plants, and to produce, instead of the original small, hard, bitter, green balls, a fine white fruit, from an inch and a quarter to an inch and a half in diameter, with a tender skin like that of a tomato, although the fruit is more regular in shape than the tomato, and with a savory pulp having a high flavor and a pleasing fragrance. The pomato is delicious when eaten raw from the hand, and particularly fine as a preserve, or when cooked for the table. No doubt can be entertained that this new garden-fruit will be extensively introduced and cultivated.

One more example of the wonderful effects of selection when guided by the hand of genius, before we turn to consider the beautiful creations of Mr. Burbank in the realm of flowers.

The example I have in mind is the "Bartlett plum," surely one of the most astonishing fruits in existence. and a very striking instance of the force of education. It happened, years ago, that Mr. Burbank noticed in a plum taken from one of his trees a slight suggestion of the flavor of the well-known Bartlett pear. Mr. Burbank treasured the pit of that peculiar plum as if it had been a diamond, and, pursuing a method similar to that described in the case of the pomato, he gradually developed a new kind of plum, which has now attained a state of complete stability, a plum which, it is soberly averred, has more distinctly the flavor of the Bartlett pear than the pear itself has! And what shall we say of the fact that the plum-tree which bears the "Bartlett plums" presents some of the characteristics of a Bartlett pear-tree, although nowhere in its known ancestry has it been crossed with a member of the pear tribe? What a glimpse this opens into the infinite complexity of the history of plants, and what a light it casts upon Mr. Burbank's dictum that "Heredity is the sum of all past environment!"

It may have occurred to the reader that there is something like wizardry in the rapidity with which Mr. Burbank brings his new kinds of plants to maturity, considering that the methods employed require the accumulated effects of successive generations. This is largely explained by the resort to grafting. Seedlings of a new variety of plant or tree are often grafted upon an old plant or tree, and thus are pushed ahead, and hurried onward, in the race of life. They get the benefit of the strength and virility of the older plant from whose fully developed circulation they draw their nourishment. Among the curious sights in Mr. Burbank's

grounds at Santa Rosa and at Sebastopol are trees hundreds of whose branches are "strangers to the blood" of the tree that bears them. One has no fewer than five hundred and twenty-six varieties of apples growing upon its grafted branches—red apples, green apples, yellow apples, round apples, bell-shaped apples, sweet apples, sour apples—and the seed of each of these can be separately experimented with.

But let us turn to the flowers.

The fame of the Sparta daisy has already gone round the world, and we need not dwell upon the story of the development of that magnificent sunburst of a flower from the little despised daisy of the fields. Daisies are among Mr. Burbank's favorites, and he has not ceased to shape them, season after season, to the bent of his fancy. To make daisies grow tall, graceful and aristocratic, and to inspire them with such pride of beauty that they expand their gold-centered blossoms to a diameter of six inches, was not enough. Every succeeding year he makes them more beautiful, with a more elegant carriage. During the present year he has developed a new variety of daisy which he thinks will surpass all known varieties in grace though not necessarily in size. The refinement of Mr. Burbank's methods when he is engaged with the development of the beauty of a new flower is surprising. No least feature is overlooked. The shapes of the petals, the bordering of the edges, the tone of the colors, the droop of the stem, the general carriage of the whole plant—these and a hundred other particulars are carefully noted, and when the work is completed you have Mr. Burbank's mind mirrored in a flower, quite as truly as the mind of an artist is expressed in a painting.

It is a touch characteristic of the man that when he is selecting a flower for color he is accustomed to submit it to the choice of a lady of fine and cultivated tastes.

I have already remarked upon his intellectual fearlessness. Standing with him among a multitude of new varieties of flowers one day, and noticing the tenderly affectionate and yet masterful way in which he handled them, selecting, approving, rejecting, at a glance or a touch, I could not but say to him:

"Mr. Burbank, these are all reflexes from you. Do you not sometimes feel almost as if you were exerting a psychic force upon these plants; that in some way, not yet expressible in scientific terms, they are following the suggestions of your imagination?"

But it was no new thought to him.

"Yes," he said; "why not?"

Another flower whose introduction dates from the present year is a splendid new poppy which will probably be known in scientific nomenclature as *Papaver Burbankii*. It is the result of crossing the common white peony poppy with the *Papaver pilosum*, the first-named being the mother plant, and the last the father. Our illustrations show the characteristic forms of the flowers and leaves of the parent plants and of their offspring. But in this case, at least, color plays an even more distinctive part in the transformation than does shape. The peony poppy is splendidly white, the *Papaver pilosum* possesses a deep ceru hue, while the new poppy is of a brilliant fire-red color with a reddish-purple four-winged center spot, encircling a greenish-white coronet-shaped seed-vessel. The whole aspect of the flower is extremely elegant and attractive.

One of our photographs shows Mr.

Burbank in the act of producing an artificial cross. In one hand he holds a flower of the *Papaver pilosum*, placed close to a peony poppy. With a camel's-hair brush he takes the pollen from the stamens, or anthers, of the first-named flower, which in this case plays the part of the male parent of the cross, or hybrid, that is to be produced, and places it upon the stigmas covering the pistil of the white poppy, which is to be the mother plant. This act is called "pollinating the flower." When the pollination, or fertilization, is completed, the flower that has been thus treated is carefully protected (say by covering it with a paper bag as it grows on its stem) from any further accidental contact with pollen carried by insects, or by the wind.

When the seeds of the artificially pollinated flower have ripened, they are sown, and the plants that spring up from them will contain a mingling of the hereditary characteristics of the two parents. A considerable variety of forms will be exhibited by the individual plants sprung from this seed, and if afterward a second crossing is effected, the number of variations produced will be greatly increased.

All sorts of latent traits now make their appearance. The hidden children burst forth in a wild crowd! But having made his selections, the experimenter allows all the other forms to disappear, and in a few generations (plant generations) the chosen ones become fixed new varieties or species. On the average, Mr. Burbank finds that about half a dozen generations are required for this purpose. The mutation theory of Professor De Vries cannot stand in the light of Mr. Burbank's experiments, because while that theory assumes that only at certain periods in the

life of plants do sudden mutations, producing new species, take place. the experiments demonstrate that man can produce mutations whenever he wills it, and that "mutation is not a period but a state." The so-called Mendelian laws are proved by these experiments to be inadequate, because they are found to apply only in a limited number of cases. Mr. Burbank's operations have been conducted on so gigantic a scale that, for breadth of view, he has the same advantage over other experimenters that one standing on the summit of a dominating mountain possesses over those who have climbed only to the top of a foothill. Finally, his experiments have proved the falsity of the doctrine that acquired characteristics are not transmitted.

We have been drawn a little aside from the description of the new flowers because it is essential, at every step, to keep prominently before the mind the meaning of what Mr. Burbank has done and is doing, and the effect of his achievements upon scientific views and theories.

Space remains to refer briefly to a few more of the beautiful things that may be seen in the gardens at Santa Rosa and the experimental grounds at Sebastopol. And yet no one can describe these flowers! Their immense number and variety are as astonishing as is their beauty of form and color. There are the hybrid calla-lilies, great splendid blossoms, a single specimen of which would confer distinction upon any garden; there are the huge amaryllises, new queens of flowers; there are the gladioli, taught new graces and trained to grow all round their stems; there are geraniums, of a size and splendor that no man ever saw before; there are verbenas that have borrowed a fragrance unknown to

their kindred and are now filling the air with the sweet scent of the trailing arbutus; there are new poppies, new and sweet-scented dahlias, new larkspurs, new tiger-lilies—but it is almost an endless story.

There was once a flower growing at Santa Rosa which, in view of its subsequent history, I would have given much to see—a hybrid mesembrianthemum, a plant without sufficient native distinction to have a popular name. But, led by some dim suggestion of hidden beauty which he alone could perceive, Mr. Burbank took this insignificant flower and, by crossing and selection, produced a bed of delicate little pink-white blossoms, which for four years were the admiration of all beholders. Then, suddenly, without discoverable cause, every one of these new plants died. It is said that they all perished in a night, as if the breath of a pestilence had blown upon them alone, leaving their stately companions in the garden of beauty untouched and unharmed. They had looked out upon the world and charmed it for a few brief seasons, but its touch was too rough, and they quickly shrank into the habitation of forgotten forms. No human eye may ever see their like again, for years of experimentation had been required to bring them forth, and they left not a seed nor a living root!

But the field from which these things may be developed is illimitable, and Mr. Burbank is only at the beginning of his work. With his hybrid thornless and spiculeless cactuses, bearing rich and nourishing fruit, and juicy stems, which may turn arid deserts into populated plains; with his fruit-trees taught to withstand the frost, and his grains educated to defy the drought; with his continually growing array of new plants, new

plums, new cherries, new apples, new berries, new fruits never before seen in orchard or garden, new flowers never before dreamed of by florists—with all these, still the greatest part

of his career, we may hope, is before him. And wider yet will be the effect of his example and the inspiration of his genius upon others who shall take up the work after him.

The Rise of Co-Operation in England.

BY CHARLES EDWARD RUSSELL, IN EVERYBODY'S MAGAZINE.

Co-operative selling has come to be a strong influence in British commercial life. It has gained a tremendous hold among the working classes. In this article Mr. Russell tells how the idea originated among the flannel-weavers of Rochdale and was the one good result of an otherwise unsuccessful strike.

THE greatest idea in modern English life was evolved by a handful of starving men caught like rats in one of the forlornest spots on earth.

There was a strike in the flannel-mills of Rochdale. The English flannel-weaver was, and is, wretchedly underpaid; on what he earns in a month an average family might exist normally perhaps three days. Moreover, he lives under conditions the merest glance at which crushes the most resolute optimism. The long rows of dreary caves, the dirt and squalor, the gloom without and the damp within strike chill to one's very heart. Even now, after all that has been done for it, even when work is plentiful and the mills buzz, or even in summer when occasionally the sun comes pallidly through the everlasting mists, Rochdale is a red scar across the face of civilization. In 1843, when the great strike sent idle and despairing men drifting through the frightful streets, and darkened the gloom of the November days and the incessant rains, Rochdale must have been perdition. The inhabitants will tell you now that the place is one hundred times better than it was in 1843. Hearing this and seeing

what it is now, you will marvel much at the persistence of men that stayed to fight their fight in such appalling surroundings, instead of running away.

The strike was for an increase of wages. Flannel-mill owners were doing prodigiously well in 1843. A great boom was on in flannels; prices soared before the wind of a world-wide demand; the mill owners got rich in a year, sometimes in a month. The weavers, living on scraps, thought the owners ought to share a part of this golden harvest. The owners, not living on scraps, regarded the suggestion as highly unreasonable and calculated to upset the foundations of society and commerce. The weavers were therefore confronted with the universal problem, and in its baldest terms. The mill owners were plainly deriving a share disproportionately large of the returns of the enterprise; the weavers were getting a share disproportionately small. Some men were getting too much of the fruits of the earth and some men too little: the same old story. To equalize the allotment—that was, as it is, the question. As the weavers' experience included both ends of advocated remedy—

Force and Self-improvement—it may seem worth noting. Being, like the rest of us, blind, groping creatures late come from the jungle, their first impulse was toward Force. They said they would strike. At this one or two owners relented and said they would consent to a small wage increase if the other owners would do as much. I suppose the complaints must have continued to be acute and the distress severe and not pleasant to see. Anyway, nothing coming of their former overture, the same few owners again proposed that in their establishments a small advance should be made, on the condition that it should be followed in all the other mills in the district; otherwise it should be rescinded.

Something about this proposition struck the Lancashire intelligence as intolerable. It was like showing a bone to a starving dog and keeping it out of reach. Of course the wage advance was scorned in the mills where increased wages were regarded as attacks upon the social order, and at last the strike began.

These men had nothing but large families, empty larders, empty pockets, and the grim prospect of defeat. They had entered upon the movement for higher wages with a compact that those that had work should contribute each twopence a week to a fund for those that should strike. But the slow, dogged resentment of the weavers had been aroused; the strikers were many, the workers were few, and the twopenny contributions netted but a paltry sum. Meanwhile empty stomachs and crying children in the cheerless hovels were the strong battalions on the employers' side; these rubbed their hands and knew they had but to wait.

Just before the end, a little knot

of the strikers came together one November afternoon, knowing very well that they were beaten, that the owners had triumphed, to talk over a hopeless situation. In this world every idea that amounts to anything has its roots in democracy. Almost every man at that meeting was a Chartist. Now Chartism was the first stirring in England of the democratic spirit. It was, in substance, a demand that the whole people should share in a government up to that time conducted solely by and for the landed classes and nobles. Vested interests had been properly shocked by Chartism and had put it down with becoming severity, partly by representing it as disorderly, anarchistic, revolutionary, vulgar, bad form, un-English, and not countenanced by the better classes; and partly by instigating it to riot, when an efficient police force did the rest. But while Chartism as a movement failed to reform the Government, the spirit of Chartism survived among thousands of its followers, and of the ideas inspired one was some notion of regard for the common welfare, one was a definite conception of equality, and one was the advantages of work for the common good instead of work for selfish advantage. This meeting I am telling you about was soaked with Chartism.

The men sat down seriously to see what they could do. Force had failed, the employers had won, strikes helped nothing, solved nothing, gained nothing; so much was plain. They had struck because they were getting little, and now they were getting nothing; and meantime they had taken on a weary load of debt. The net result of their effort to better their condition was to make it infinitely worse. What then?

"There is no remedy for these

things," said the Chartists, "until you get a Constitution. What working men must do is to agitate for the Charter."

Some teetotalers were in the group, and they brought out their hobby, perennial and groomed for all seasons. What workmen needed was to sign the pledge and lay aside the part of their wages they had formerly expended in drink. Inasmuch as none of them was getting any wages, this did not promise much. The prevalent idea was that it seemed impossible for working men to increase their income; their only chance was to diminish their outgo, and as most of them, with their families, had long been accustomed to live on just enough to keep the breath in their bodies the prospect of their living on any less was not inspiring. And then someone began to complain about the grasping storekeepers. The storekeepers! That was something—the corner grocery and the mill owner seemed the weaver's upper and nether millstones; he was crushed between them. How if the weaver could get his supplies without paying the storekeeper's profit, eh? How if he combined with other weavers and got his supplies at the prices the storekeeper paid, eh?

Thus the Chartists were filled with their idea of the common good, the idea of democracy. The notion of penniless and debt-ridden strikers combining for anything that required capital would have appealed to a race with a sense of humor as merely comic. In the whole meeting that afternoon was not enough money to buy a pound of tea. But some advantages pertain to the temperament without humor. Their enterprise might seem of colossal difficulty: it did not strike the weavers as funny. Hence it was not removed at once

from the range of the possible. Besides, the Chartists, it seems, never laughed at anything, but merely roared day and night for a Constitution. The twopenny strike contribution occurred to some one as a feasible basis of funds. If men could give twopence a week to help a strike, they could give twopence a week to better their condition. Twopence a week would amount to something—if you went on piling them up long enough. So twenty-eight weavers, most of them Chartists or Teetotalers, formed a body with the resounding title of the Rochdale Society of Equitable Pioneers, and undertook, in a groping way, to see what could be done with twopence a week from each. A treasurer was appointed to collect and care for all this capital, and when enough had accumulated they were to see if they could not buy a little tea and salt fish and jam—on which national dainties they were nourished—at wholesale prices, and thus save money.

They went back to work, the twenty-eight with the rest of the beaten army of Force, and took the small wage and the hard defeat and turned in their twopence a week and waited. In December, 1844, they found they were in possession of the magnificent sum of £28 (\$140), and were embarrassed to know what to do with it. In a Rochdale street that bore the inauspicious name of Toad Lane they found what was described as the most dismal barracks in the dismal town, an ancient warehouse of ill-favored aspect. Therein they rented a ground floor room at the rate of \$50 a year, and when this had been fitted up with some rude shelving, they had £14 (\$70) left to buy stock.

A little flour, a little butter, some sugar and some oatmeal, that was all they had to do business with, the beg-

gars. A scornful tradesman in their own line subsequently announced, without much exaggeration, that he could go down there with a wheelbarrow and carry off their entire stock. They were to open the shop on the night of December 21st. When the time came they were afraid to take down the shutters. They looked over the poor little pile of things and the feeble lamp, and felt as women feel when they are about to faint. Their hearts failed them: it seemed so utterly lunatic to invite the public to come and inspect two sacks of flour and a handful of oatmeal. It is recorded that they stood about "haffin'," as Robert Burns hath it, Joseph Smith trying to get Samuel Ashworth to go out and take down the shutters, and Ashworth nominating William Cooper, or something like that. What added to the terrors of the situation, the street gamins (of whom Rochdale had, and has, no lack) were waiting on the outside for a chance to exhibit the acrid wit that, world around, is the symbol of their kind, and a crowd of unsympathetic neighbors stood on the curb ready to jeer. No one knew better than the Equitable Pioneers that there was occasion enough for jeering; but at last one of them dashed at it, head down, tore off the shutters, and the thing was done.

I suppose it was not so awful, after all, the phalanx of gamins and neighbors. Anyway, the stock was sold, more was bought and sold in its turn, and by slowest degrees it dawned upon Toad Lane and environs that the Equitable Pioneers had an idea. At first the business of the wretched little place was no more than enough to keep it open for a short time on two evenings of the week. Presently it must be kept open three nights, then four, and then five. As fast as the profits

accrued they were added to the microscopic capital, and the stock was enlarged. In the store the Equitable Pioneers worked for nothing; hence there was no clerk hire. They were fired with the zeal of propagandists; hence they were never weary in the cause. And, finally, they had something at stake besides profits; hence they were bent on bringing in all their neighbors to share the good thing.

Before they knew whether their \$70 worth of flour and oatmeal would not be closed out by the sheriff, they had adopted a code of most solemn rules of business. I told you in the beginning that a sense of humor would have been fatal to the enterprise. Among the ideals to which these business men without business bound themselves were to sell always for cash, not to run into debt, to buy pure goods of the best quality, to set their faces resolutely against adulteration or trickery, to sell at current market rates, and, above all, to oppose the competitive theory of business. They would not enter into competition with any one. They regarded competition as immoral and the great source of the world's evil, the baleful seed from which came great fortunes and great poverty. Strange, strange people, as you shall see. Finally, they determined to devote a certain percentage of all profits to education.

The attraction for buyers at the little Toad Lane store was not the cheapened first cost of the articles sold there, but something very different. Sales were made at current prices, but every purchaser received a metal tag representing the amount of the purchase, and the promise was held out that when the store was adequately equipped, these tags would be redeemed with a proportionate share in the profits. In other

words, the store was to be like other stores except that the profits were to go to the purchasers instead of to the storekeeper. The power of this idea was much more tremendous than you would guess. For the first time the patient slave housewives of Toad Lane laid hold of the concept of hope. Every time they bought a pound of flour at the place called in the barbarous dialect of the region "The Owd Weavyurs' Shop," they laid by a brass tag that would some day be money. They had never before been able to save a cent; their whole weary struggle had been to make the scanty income spread wide enough to keep the family alive. They had never expected nor dreamed of anything else. And now without their volition, for the first time they had something to look forward to.

Only, to get the benefits of "The Owd Weavyurs' Shop" one must join the "Society of Equitable Pioneers" and sign the rules and take out some of the capital stock, to wit, not less than £1 thereof. But this, after paying the trifling initiation fee, could be paid for in Rochdale fashion, with twopence a week; and meantime all the advantages accrued. The Equitable ship slowly gathered headway. In March 1845, tea and tobacco were added to the stock. At the close of the year there were more than eighty members, the capital stock had grown to \$905, and the weekly receipts for goods averaged more than \$150. In a few more months the store was ordered to be kept open on Saturday afternoons as well as the five nights, and butcher's meat was added to the things dealt in.

The boom in the flannel business came to an end, hard times fell upon the Rochdale district, the local savings bank failed with all its de-

posits, and the membership of the Pioneers rapidly increased, for by this time it appeared certain that they alone had hit upon the only plan that provided any security against adversity. The society took a lease of the whole barracks in Toad Lane, three floors and an attic, enlarged its trade, gradually absorbed in its lists the working population, hired clerks, began to deal in whatever its subscribers wished to buy, and spread the foundation of a great business. It had become an institution. In 1850 it had 600 members. In 1857 it had 1,850 and sold \$400,000 worth of goods. But by that time its success was acknowledged everywhere, in other towns the like societies were forming, and co-operation was successfully launched.

Not without enough of trouble. The vested interests took alarm, and Parliament after Parliament was petitioned to stop the thing. The ponderous remarks of the grave statesmen of the day that plainly foresaw how co-operation meant national ruin ought to teach us all the true value of statesmanship. Further, the blunt democracy of the thing alarmed many uneasy souls; it was a kind of Chartism. And incessantly the local shopkeepers fought the new idea. They fight it yet, by the way. Within six months the Government had defeated an attempt to wreck co-operation by steering it against the British income tax. But the commonest attack was by underselling the co-operative stores. The managers of the stores invariably remained true to the principles announced by the "Equitable Pioneers" and adopted everywhere by their imitators. They were warring against the competitive idea; they would not be led into competition. They never reduced the price of any

article to meet any cut made by another dealer. They never resorted to any device to gain trade, and never attempted to secure a penny of illegitimate profit. Their first object was to improve the condition of their members, not to sell goods nor to pile up profits; and price-cutting by their rivals they looked upon with a bland and amiable indifference very beautiful to see. Co-operation, by the way, seems to be an amiable business. No one seems to get angry about it, nor flurried nor worried. I would not be too sanguine, but after knocking about a great many co-operative stores, wholesale and retail, I was obliged to admit that the people in them seem to find life comfortable and human. It seems rather foolish and somewhat Utopian, but other persons have noted the same thing; there must be something in it. Clerks in English co-operative stores are not surly nor indifferent nor cross nor tired. They have short

hours, they have a share in the profits, mostly they are members of the society, and have a childlike faith in co-operation as a kind of religion. Strange people, as I said before. There are among them astonishingly good talkers about co-operation and conditions. I know one of them that goes out almost every night and lectures on these subjects. For nothing, the foolish young person. He sells groceries in the daytime.

There are no strikes in co-operative stores and co-operative factories, no lockouts, no walking delegates, no disputes between labor and capital, no rows, no riots, no police, no militia, no appeals to the governor, no arbitration boards. Whatever a co-operative society is to do is determined by all its members in a meeting in which all have a vote and an equal right to be heard. There is no other business enterprise that has grown so rapidly and so peacefully.

The Story of the Franklin Syndicate.

BY ARTHUR TRAIN, IN AMERICAN ILLUSTRATED MAGAZINE.

This is a graphic story of one of the greatest swindles of modern times. Colonel Ammon is a type of the cold-blooded, heartless rascal who betrays confidences and ruins his friends without compunction. How he himself, after swindling his client, met his just reward, is told in a dramatic manner.

WHEN Robert A. Ammon, a member of the New York bar, was convicted, after a long trial, on the 17th of June, 1903, of receiving stolen goods he had, in the parlance of his class, been "due" for a long time. The stolen property in question was the sum of thirty thousand five hundred dollars in greenbacks, part of the loot of the notorious "Franklin Syndicate," devised and engineered by William F.

Miller, who later became the cat-paw of his legal adviser, the subject of this history.

Ammon stood at the bar and listened complacently to his sentence of not less than four years at hard labor in Sing Sing. A sneer curved his lips as, after nodding curtly to his lawyer, he turned to be led away by the court attendant. The fortune snatched from his client had procured for him the most adroit of coun-

sel, the most exhaustive of trials. He knew that nothing had been left undone to enable him to evade the consequences of his crime, and he was cynically content.

For years "Bob" Ammon had been a familiar figure in the Wall Street district of New York. Although the legal adviser of swindlers and confidence men, he was a type of American whose energies, if turned in a less dubious direction, might well have brought him honorable distinction. Tall, strong as a bull, bluff, good-natured, reckless and of iron nerve, he would have given good account of himself as an Indian fighter or frontiersman. His fine presence, his great vitality, his coarse humor, his confidence and bravado had won for him many friends of a certain kind and engendered a feeling among the public that somehow, although the associate and adviser of criminals, he was outside the law, to the circumventing of which his energies were directed. Unfortunately his experiences with the law had bred in him a contempt for it which ultimately caused his downfall.

"The reporters are bothering you, are they?" he had said to Miller in his office. "Hang them! Send them to me. I'll talk to them!"

And talk to them he did. He could talk a police inspector or a city magistrate into a state of vacuous credulity, and needless to say he was to his clients as a god knowing both good and evil, as well as how to eschew the one and avoid the other. Miller hated, loathed and feared him, yet freely entrusted his liberty, and all he had risked his liberty to gain, to this strange and powerful personality which held him enthralled by the mere exercise of a physical superiority.

The "Franklin Syndicate" had

collapsed amid the astonished outcries of its thousands of victims, on November 24, 1899, when, under the advice and with the assistance of Ammon, its organizer, "520 per cent. Miller," had fled to Canada. It was nearly four years later, in June, 1903, that Ammon, arraigned at the bar of justice as a criminal, heard Assistant District Attorney Nott call William F. Miller, convict, to the stand to testify against him. A curious contrast they presented as they faced one another: the emaciated youth of twenty-five, the hand of Death already tightly fastened upon his meager frame, coughing, hollow-cheeked, insignificant, flat-nosed, almost repulsive, who dragged himself to the witness chair, and the swaggering athlete who glared at him from the bar surrounded by his cordon of able counsel. As Ammon fixed his penetrating gaze upon his former client, Miller turned pale and dropped his eyes. Then the prosecutor, realizing the danger of letting the old hypnotic power return even for an instant, quickly stepped between them. Miller raised his eyes and smiled, and those who heard knew that this miserable creature had been through the fire and came forth to speak true things.

The trial of Ammon involved practically the reproving of the case against Miller, for which the latter had been convicted and sentenced to ten years in State prison, whence he now issued like one from the tomb to point the skeleton, incriminating finger at his betrayer. But the case began by the convict-witness testifying that the whole business was a miserable fraud from start to finish, carried on and guided by the advice of the defendant. He told how he, a mere boy of twenty-one, burdened with a sick wife and baby, unfitted

by training or ability for any sort of lucrative employment, a hanger-on of bucket shops and, in his palmiest days, a speculator in tiny lots of feebly margined stocks, finding himself without means of support, conceived the alluring idea of soliciting funds for investment, promising enormous interest, and paying this interest out of the principal intrusted to him. For a time he preyed only upon his friends, claiming "inside information" of large "deals" and paying ten per cent. per week on the money received out of his latest deposits. Surely the history of civilization is a history of credulity. Miller prospered. His earlier friend-customers who had hesitatingly taken his receipt for ten dollars, and thereafter had received one dollar every Monday morning, repeated the operation and returned in ever increasing numbers. From having his office "in his hat," he took an upper room in a small two-story house at 144 Floyd Street, Brooklyn—a humble tenement, destined to be the scene of one of the most extraordinary exhibitions of man's cupidity and foolishness in modern times. At first he had tramped round, like a pedler, delivering the dividends himself and soliciting more, but soon he hired a boy. This was in February, 1899. Business increased. The golden flood began to appear in an attenuated but constant rivulet. He hired four more employees and the whole top floor of the house. The golden rivulet became a steady stream. From a "pan-handler" he rolled in ready thousands. The future opened into magnificent auriferous distances. He began to call himself "The Franklin Syndicate," and to advertise that "the way to wealth is as plain as the road to the market." He copied the real brokers and seat-

tered circulars and "weekly letters" over the country, exciting the rural mind in distant Manitoba and Louisiana. There was an instantaneous response. His mail required the exclusive attention of several clerks. The stream of gold became a rushing torrent. Every Monday morning the Floyd Street house was crowded with depositors who drew their interest, added to it, deposited it again, and went upon their way rejoicing. Nobody was going to have to work any more. The out-of-town customers received checks for their interest drawn upon "The Franklin Syndicate," together with printed receipts for their deposits, all signed "William F. Miller," by means of a rubber stamp. No human hand could have signed them all without writer's cramp. The rubber stamp was Miller's official signature. Then with a mighty roar the torrent burst into a deluge. The Floyd Street quarters were besieged by a clamoring multitude fighting to see which of them could give up his money first, and there had to be a special delivery for Miller's mail. He rented the whole house and hired fifty clerks. You could deposit your money almost anywhere, from the parlor to the pantry, the clothes closet or the bath-room. Fridays the public stormed the house en masse, since the money must be deposited on that day to draw interest for the following week. The crush was so enormous that the stoop broke down. Imagine it! In quiet Brooklyn! People struggling to get up the steps to cram their money into Miller's pockets! There he sat, behind a desk, at the top of the stoop, solemnly taking the money thrown down before him and handing out little pink and green stamped receipts in exchange. There was no place to put the money, so it was shoved on to the floor be-

hind him. Friday afternoons Miller and his clerks waded through it, knee high. There was no pretense of bookkeeping. Simply in self-defense Miller issued in October a pronouncement that he could not in justice to his business, consent to receive less than fifty dollars at one time. Theoretically, there was no reason why the thing should not have gone on practically forever, Miller and everybody else becoming richer and richer, until there was no longer any money in the world left to be deposited. So long as the golden stream swelled five times each year everybody would be happy. How could anybody fail to be happy who saw so much money lying around loose everywhere?

But the business had increased to such an extent that Miller began to distrust his own capacity to handle it. He therefore secured a partner in the person of one Edward Schlesinger, and with him went to Charlestown, Mass., for the purpose of opening another office, in charge of which they placed a man named Louis Powers. History repeated itself. Powers shipped the deposits to Miller every day or two by express. Was there ever such a plethora of easy money?

But Schlesinger was no Miller. He decided that he must have a third of the profits (Heaven knows how they computed them) and have them, moreover, each day in cash. Hence there was a daily accounting, part of the receipts being laid aside to pay off interest checks and interest, and the balance divided. Schlesinger carried his off in a bag; Miller took the rest, cash, money orders and checks, and deposited it in a real bank. How the money poured in may be realized from the fact that the excess of receipts over disbursements for the month ending Novem-

ber 16 was four hundred and thirty thousand dollars.

Hitherto Miller had been the central figure. Col. Robert A. Ammon now became the *deus ex machina*. Miller's advertising had become so extensive that he had been forced to retain a professional agent, one Rudolf Guenther, to supervise it, and when the newspapers began to make unpleasant comments, Guenther took Miller to Ammon's office in the Bennett Building in Nassau Street. Ammon accepted a hundred dollars from Miller, listened to his account of the business and examined copies of the circulars. When he was handed one of the printed receipts he said they were "incriminating." Miller must try to get them back. He advised (as many another learned counsellor has done) incorporating the business, since then the stock could be sold and exchanged for the incriminating receipts. He explained the mistakes of the "Dean crowd," but showed how he had been able to safeguard them in spite of the fact that they had foolishly insisted on holding the stock in their company themselves instead of making their customers the stockholders. Nevertheless, "you do not see any of the Dean people in jail," boasted Ammon. From now on Miller and he were in frequent consultation, and Ammon took steps to incorporate, procuring for that purpose from Wells, Fargo & Co. a certificate of deposit for one hundred thousand dollars. Occasionally he would visit Floyd Street to see how things were going. Miller became a mere puppet; Ammon twitched the wire.

It was now well on in November, and the press of both Boston and New York was filled with scathing attacks upon the Syndicate. The reporters became so inquisitive as to

be annoying to the peaceful Miller. "Send the reporters over to me!" directed Ammon.

The Post (of Boston) said the whole thing was a miserable swindle. Ammon, accompanied by Miller carrying a satchel which contained fifty thousand dollars in greenbacks, went to Boston, visited the offices of the Post, and pitched into the editor.

"The business is all right; you must give us a fair deal!"

The pair also visited Watts, the chief of police.

"You keep your mouth shut," said Ammon to Miller. "I'll do all the talking." He showed Watts the bag of money, and demanded what he had meant by calling the enterprise a "green goods business." If the thing wasn't all right, did Watts suppose that he, Col. Robert A. Ammon, would be connected with it? The chief backed down, and explained that he had jokingly referred to the color of one of the receipts—which happened to be green.

In spite of Ammon's confidence, however, there was an uneasy feeling in the air, and it was decided to put an advertisement in the Post offering to allow any customer who so desired to withdraw his deposit, without notice, upon the following Saturday. This announcement did not have precisely the anticipated effect, and Saturday saw a large crowd of victims eager to withdraw their money at the Boston office of the Brooklyn Branch of the Franklin Syndicate. Powers paid the Pauls, of Boston, out of the bag brought on by Miller containing the deposits of the Peters, of Brooklyn. Meantime, Ammon addressed the throng, incidentally blackguarding a Post reporter before the crowd, telling them that his paper was a "yellow paper, had never amounted to anything, and never

would." Some timid souls took courage and re-deposited their money. The run continued one day and cost Ammon and Miller about twenty-eight thousand dollars. Ammon took five thousand dollars cash as a fee out of the bag, and the pair returned to New York. But confidence had been temporarily restored.

The beginning of the end, however, was now in sight—at least for the keen vision of Bob Ammon. He advised stimulating deposits and laying hands on all the money possible before the crash came. Accordingly Miller sent a telegram (collect) to all depositors:

"We have inside information of a big transaction, to begin Saturday or Monday morning. Big profits. Remit at once so as to receive the profits.

"WILLIAM F. MILLER,
"Franklin Syndicate."

A thousand or so were returned, the depositors having refused to pay the charges. The rest of the customers in large measure responded. But the game was nearly up. There were scare-heads in the papers. Miller saw detectives on every corner, and, like a rat leaving a sinking ship, Schlesinger scuttled away for the last time with a bag of money on the evening of Tuesday, November 21, 1899. The rest of the deposits were crammed into Miller's desk and left there over night.

The next morning Miller returned to Floyd Street and spent that day in the usual routine, and also on Thursday remained until about twelve o'clock noon, when he placed thirty thousand five hundred dollars in bills in a satchel and started for Ammon's office, where he found Schlessinger—likewise with a satchel.

"The jig's up," announced Schlesinger.

"Billy, I think you'll have to make a run for it," said Ammon. "The best thing for you is to go to Canada."

It still remained to secure the money which Miller had deposited in the banks, in such a way that the customers could not get hold of it. Ammon explained how that could easily be done. The money should be all turned over to him, and none of the creditors would ever see it again. He did not deem it necessary to suggest that neither would Miller. Accordingly the two, the lawyer and the client, went to the office of Wells, Fargo & Co., Ammon obligingly carrying the satchel containing the thirty thousand five hundred dollars. Here Ammon deposited the contents to his own account, as well as the certificate of deposit for one hundred thousand dollars previously mentioned, and a check for ten thousand dollars, representing the balance of Miller's loot. In addition to this he received an order for forty thousand dollars United States Government bonds, which were on deposit with Wells, Fargo & Co., and later, through Miller's father, sixty-five thousand dollars in bonds of the New York Central Railroad and the United States Government. Thus Ammon secured from his dupe the sum of two hundred and forty-five thousand five hundred dollars, the enhanced market value of the securities bringing the amount up to two hundred and fifty thousand five hundred dollars, besides whatever sums he had been paid by Miller for legal services, which could not have been less than ten or fifteen thousand dollars. The character of the gentleman is well illustrated by the fact that when paying Mrs. Miller her miserable pittance of five dollars per week, he explained to her that "he was giving

her that out of his own money, and that her husband owed him."

There still remained, however, the chance of getting a few dollars more and Ammon advised Miller "to try to get Friday's receipts, which were the heaviest day's business." Acting on this suggestion, Miller returned the next morning to Floyd Street at about half past nine, finding a great crowd of people waiting outside. About one o'clock he started to go home, but discovering that he was being followed by a man whom he took to be a detective, he boarded a street car, dodged through a drug store and a Chinese laundry, finally made the elevated railroad, with his pursuer close at his heels, and eventually reached the lawyer's office about two o'clock in the afternoon. Word was received almost immediately over the telephone that Miller had been indicted in Kings County for conspiracy to defraud, and Ammon stated that the one thing for Miller to do was to go away. Miller replied that he did not want to go unless he could take his wife and baby with him, but Ammon assured him that he would send them to Canada later in charge of his own wife. Under this promise Miller agreed to go, and Ammon procured a man named Enright to take Miller to Canada, saying that "he was an ex-detective and could get him out of the way." Ammon further promised to forward to Miller whatever money he might need to retain lawyers for him in Montreal. Thereupon Miller exchanged hats with some one in Ammon's office and started for Canada in the custody of the lawyer's representative.

How the wily colonel must have chuckled as poor Miller trotted down the stairs like a sheep leaving his fleece behind him. A golden fleece indeed! Did ever a lawyer have such

a piece of luck? Here was a little fellow who had invented a brilliant scheme to get away with other people's money and had carried it through successfully—more than successfully, beyond the dreams of even the most avaricious criminal, and then, richer than Midas, had handed over the whole jolly fortune to another for the other's asking without even a scrap of paper to show for it. More than that, he had then voluntarily extinguished himself. Had Ammon not chuckled he would not have been Bob Ammon. The money was stolen, to be sure, but Ammon's skirts were clear. There was nothing to show that the two hundred and forty-five thousand dollars he had received was stolen money. There was only one man—a discredited felon, who could hint that the money was even "tainted," and he was safely over the border, in a foreign jurisdiction, not in the custody of the police, but of Ammon himself, to be kept there (as Mr. Robert C. Taylor so aptly phrased it in arguing Ammon's case on appeal) "on waiting orders. Ammon had Miller on a string, and as soon as Ammon (for his own sake) was compelled either to produce Miller or to run the risk of indictment, he pulled the string and brought Miller back into the jurisdiction."

Needless to say great was the ado made over the disappearance of the promoter of the Franklin Syndicate, and the authorities of King's County speedily let it become known that justice required that some one should be punished for the colossal fraud which had been perpetrated. The grand jury of the county started a general investigation. Public indignation was stirred to the point of ebullition. In the midst of the rum-pus, there came a knock on the office

door of the Hon. John F. Clark, District Attorney of King's County, and Col. Robert A. Ammon announced himself. The two men were entire strangers to each other, but this did not prevent Ammon, with his inimitable assurance, from addressing the District Attorney by his first name.

"How are you, John?" he inquired nonchalantly, "what can I do for you?"

Mr. Clark repressed his natural inclination to kick the insolent fellow forcibly out of his office, invited him to be seated and rang for a stenographer. Ammon asserted his anxiety to assist the district attorney by every means in his power, but denied knowing the whereabouts of Miller, alleging that he was simply acting as his counsel. Mr. Clark replied that in Miller's absence the grand jury might take the view that Ammon himself was the principal. At this Ammon calmly assured his host that as far as he was concerned he was ready to go before the grand jury at any time.

"That is just what I want," returned Mr. Clark, "the grand jury is in session. You come over."

Ammon arose with a smile and accompanied the district attorney towards the door of the grand jury room. Just outside he suddenly placed his hand to his head as if recollecting something.

"One moment," he exclaimed. "I forgot that I have an engagement. I will come over to-morrow."

"Ah!" retorted Mr. Clark, "I do not think you will be here to-morrow."

Two weeks later Miller was safely ensconced without bail in Raymond Street jail.

Schlessinger, who got away with one hundred and seventy-five thousand dollars in cash, fled to Europe,

where he lived high, frequenting the race tracks and gaming tables until he was called to his Final Account last year. The money which he took has never been traced. Miller was tried, convicted and sent to Sing Sing. The Appellate Division of the Supreme Court then reversed his conviction, but later on appeal to the Court of Appeals it was sustained.

Of the enormous sums turned over to Ammon he received nothing save the money necessary for his support in Montreal, for the lawyers who defended him, and five dollars per week for his wife and child up to the time he turned State's evidence. It is interesting to note that among the counsel representing Miller upon his trial was Ammon himself. Miller's wife and child were not sent to Montreal by Ammon, nor did the latter secure bail for his client at any time during his different periods of incarceration. The colonel knew very well that it was a choice between himself and Miller and took no steps which might necessitate the election falling upon himself.

The conviction of Miller, with his sentence to ten years in State's prison did not, however, prevent the indictment of Ammon for receiving stolen money in New York County, although the chance that he would ever have to suffer for his crime seemed small indeed. The reader must bear in mind that up to the time of Ammon's trial Miller had never admitted his guilt; that he was still absolutely, and apparently irrevocably, under Ammon's sinister influence, keeping in constant communication with him and implicitly obeying his instructions while in prison; and that Miller's wife and child were dependent upon Ammon for their daily bread. No wonder Ammon strode the streets confident that his

creature would never betray his own betrayer.

"Now, Billy, you don't want to be shooting off your mouth up here," was his parting injunction to his dupe on his final visit to Sing Sing before he became a guest there himself at the expense of the people.

Miller followed his orders to the letter, and the stipend was increased to the munificent sum of forty dollars per month.

Meantime the case against Ammon languished and the district attorney of New York County was at his wit's end to devise a means to procure the evidence to convict him. To do this it would be necessary to establish affirmatively that the thirty thousand five hundred dollars received by Ammon from Miller and deposited with Wells, Fargo & Co. was the identical money stolen by Miller from the victims of the Franklin Syndicate. It was easy enough to prove that Miller stole hundreds of thousands of dollars, that Ammon received hundreds of thousands, but you had to prove that the same money stolen by Miller passed to the hands of Ammon. Only one man in the world, as Ammon had foreseen, could supply this last necessary link in the chain of evidence and he was a convict—and mute.

It now became the task of the district attorney to induce Miller to confess the truth and take the stand against Ammon. He had been in prison a considerable time and his health was such as to necessitate his being transferred to the hospital ward. Several of the district attorney's assistants visited him at various times at Sing Sing in the hope of being able to persuade him to turn State's evidence, but all their efforts were in vain. Miller refused absol-

utely to say anything that would tend to implicate Ammon.

At last the district attorney himself, accompanied by Mr. Nott, who later prosecuted Ammon, made a special trip to Sing Sing to see what could be done. They found Miller lying upon his prison pallet, his harsh cough and blazing eyes speaking only too patently of his condition. At first Mr. Nott tried to engage him in conversation while the district attorney occupied himself with other business in another part of the ward, but it was easily apparent that Miller would say nothing. The district attorney then approached the bed where Miller was lying and inquired if it were true that he declined to say anything which might tend to incriminate Ammon. After some hesitation Miller replied that, even if he should testify against his old accomplice, there was nothing to show that he would be pardoned, and that he would not talk unless he had actually in his hands some paper or writing which would guarantee that if he did so he would be set free.

The spectacle of a convicted felon haggling with an officer of the law over the terms upon which he would consent to avail himself of an opportunity to make the only reparation still possible angered the district attorney and, turning fiercely upon the prisoner, he arraigned him in scathing terms stating that he was a miserable swindler and thief, who had robbed thousands of poor people of all the money they had in the world, that he showed himself devoid of every spark of decency or repentance by refusing to assist the State in punishing his confederate and assisting his victims in getting back what was left of the money, and that he, the district attorney, felt himself humiliated in having consented to

come there to visit and talk with such a heartless and depraved specimen of humanity. The district attorney then turned his back upon Miller, whose eyes filled with tears, but who made no response.

A few moments later the convict asked permission to speak to the district attorney alone. With some reluctance the latter granted the request and the others drew away.

"Mr. District Attorney," said the wretched man in a trembling voice, with the tears still suffusing his eyes, "I am a thief; I did rob all those poor people, and I am heartily sorry for it. I would gladly die, if by doing so I could pay them back. But I haven't a single cent of all the money that I stole, and the only thing that stands between my wife and baby and starvation is my keeping silence. If I did what you ask, the only money they have to live on would be stopped. I can't see them starve, glad as I would be to do what I can now to make up for the wrong I have done."

The district attorney's own eyes were not entirely dry as he held out his hand to Miller.

"Miller," he replied, "I have done you a great injustice. I honor you for the position you have taken. Were I in your place I should probably act exactly as you are doing. I cannot promise you a pardon if you testify against Ammon. I cannot even promise that your wife will receive forty dollars a month, for the money in my charge cannot be used for such a purpose; all I can assure you of is that, should you decide to help me, a full and fair statement of all you may have done will be sent to the governor with a request that he act favorably upon any application for a pardon which you may make. The choice must be your own. What-

ever you decide to do, you have my respect and sympathy. Think well over the matter. Do not decide at once; wait for a day or two, and I will return to New York and you can send me word."

They shook hands, the prosecutor and the convict, and the best of each shone in their eyes as they said good-by. The next day Miller sent word that he had determined to tell the truth and take the stand, whatever the consequences to himself and his family might be. He was immediately transferred to the Tombs Prison in New York city, where he made a complete and full confession, not only assisting in every way in securing evidence for the prosecution of Ammon, but aiding his trustee in bankruptcy to locate some sixty thousand dollars of the stolen money, which but for him would never have been recovered. At the same time Ammon was re-arrested upon a bench warrant, and his bail sufficiently increased to render his appearance for trial probable. As Miller had foreseen, the monthly payment to his wife instantly stopped.

The usual effect produced upon a jury by the testimony of a convict accomplice is one of distrust or open incredulity. Every word of Miller's story, however, carried with it the impression of absolute truth. As he proceeded, in spite of the sneers of the defense, an extraordinary wave of sympathy for the man swept over the court-room, and the jury listened with close attention to his graphic account of the rise and fall of the outrageous conspiracy which had attempted to shield its alluring offer of instant wealth behind the name of America's most practical philosopher, whose only receipt for the same end had been frugality and industry. Supported as Miller was by the cor-

roborative testimony of other witnesses and by the certificates of deposit which Ammon had, with his customary bravado, made out in his own handwriting, no room was left for even the slightest doubt, not only that the money had been stolen but that Ammon had received it. Indeed so plain was the proposition that the defense never for an instant contemplated the possibility of putting Ammon upon the stand in his own behalf. It was in truth an extraordinary case, for the principal element in the proof was made out by the evidence of the thief himself that he was a thief. Miller had been tried and convicted of the very larceny to which he now testified, and, although in the eyes of the law no principle of *res adjudicata* could apply to the detriment of Ammon, it was a logical conclusion that if the evidence upon the first trial were repeated, the necessary element of larceny must be effectually established. Hence, in point of fact, Miller's testimony on the question of whether the money had been stolen was entirely unnecessary, and was merely a *sine qua non* of proving that Ammon had received it. Hence the efforts of the defense were directed entirely to making out Miller such a miscreant upon his own testimony that perforce the jury could not accept his evidence when it reached the point of implicating Ammon. All their attempts in this direction, however, only aroused increased sympathy for the witness and hostility towards their own client, and made the jury the more ready to believe that Ammon had been the only one in the end to profit by the transaction.

Briefly, the two points urged by the defense were:

- (1) That Ammon was acting only

as Miller's counsel, and hence was immune, and

(2) That there was no adequate legal evidence that the thirty thousand five hundred dollars which Ammon had deposited, as shown by the deposit slip, was the identical money stolen from the victims of the Franklin Syndicate. As bearing upon this, they urged that the stolen money had in fact been deposited by Miller himself, and so had lost the character of stolen money before it was turned over to the defendant, and that Miller's story being that of an accomplice required absolute corroboration in every detail.

The point that Ammon was acting only as a lawyer was quickly disposed of by Judge Newburger, who presided so ably throughout the trial.

"Something has been said by counsel," he remarked in his charge to the jury, "to the effect that the defendant, as a lawyer, had a perfect right to advise Miller, but I know of no rule or law that will permit counsel to advise how a crime can be committed."

As to the identity of the money, the court charged that it made no difference which person performed the physical act of placing the cash in the hands of the receiving teller of the bank, so long as it was deposited to Ammon's credit.

On the question of what corroboration was necessary on the theory that Miller was an accomplice, Judge Ingraham, in the Appellate Division, expressed great doubt whether in the eyes of the law Miller, the thief, could be regarded as an accomplice of Ammon in receiving the stolen money at all, and stated that even if he could so be regarded, there was more than abundant corroboration of his testimony.

Ammon's conviction was affirmed

throughout the courts, including the Court of Appeals, and the defendant himself is now engaged in serving out his necessarily inadequate sentence--necessarily inadequate, since under the laws of the State of New York, the receiver of stolen goods, however great his moral obliquity may be, and however great the amount stolen, can only receive half the punishment which may be meted out to the thief himself, "receiving" being punishable by only five years or less in State's prison, while grand larceny is punishable by ten years.

Who was the greater criminal--the weak, ignorant, poverty-stricken clerk, or the shrewd, experienced lawyer who preyed upon his client and through him upon the community at large?

The confession of Miller, in the face of what the consequences of his course might mean to his wife and child, was an act of moral courage. The price he had to pay is known to himself alone. But the horrors of life in prison for the "squealer" were thoroughly familiar to him when he elected to do what he could to atone for his crime. In fact Ammon had not neglected to picture them vividly to him and to stigmatize an erstwhile client of his.

"Everything looks good," he wrote to Miller in Sing Sing, in reporting the affirmance of Goslin's conviction, "especially since the squealer is getting his just deserts."

With no certain knowledge of a future pardon Miller went back to prison cheerfully to face all the nameless tortures inflicted upon those who help the State--the absolute black silence of convict excommunication, the blows and kicks inflicted without opportunity for retaliation or complaint, the hostility of guards and keepers, the suffering of abject

poverty, keener in a prison house than on any other foot of earth.

It is interesting to observe that Miller's original purpose had been to secure money to speculate with—for he had been bitten deep by the tarantula of the market, and his early experiences had led him to believe that he could beat the market if only he had sufficient margin. This margin he set out to secure. Then when he saw how easy it was to get money for the asking, he dropped the idea of speculation and simply became a banker. He did make one bona-fide attempt, but the stock went down, he sold out and netted a small loss. Had Miller actually continued to speculate it is doubtful whether he could have been convicted for any crime, since it was for that purpose that the money was entrusted to him. He might have lost it all in the street and gone scot free. As it was, in failing to gamble with it, he became guilty of embezzlement.

Ammon arrived in Sing Sing with a degree of eclat. He found numerous old friends and clients among the inmates. He brought a social position which has its value. Money, too, is no less desirable there than elsewhere, and Ammon has plenty of it.

In due course, but not until he had served more than half his sentence (less commutation), Miller, a broken man, received his pardon, and went back to his wife and child. When Governor Higgins performed this act of executive clemency, many honest folk in Brooklyn and elsewhere loudly expressed their indignation. District Attorney Jerome did not escape it. Was this contemptible thief, this meanest of all mean swindlers, who had stolen hundreds of thousands to be turned loose on the community before he had served half his sentence? It was an outrage! A disgrace to civilization. Reader, how say you?

The Waste of London.

BY JOHN E. DOYLE, IN ROYAL MAGAZINE.

Perfectly astounding is the computation of the loss in the city of London alone, occasioned by the throwing away of inconsidered trifles. Cigar stumps, cigarette ends, pins, pencils and other items to the number of many millions are cast carelessly away. These if preserved would be worth several good-sized fortunes.

THE six-and-a-half millions of people who populate this huge London of ours are mostly poor. Yet they manage to waste unconsidered trifles enough to represent in £ s. d. a big fortune or two. Every man, woman, and child do their share in the great, unplanned scheme of loss.

On the authority of Sir William Ramsay, Sheffield throws into its sewers five tons of the best steel

every day that trade is carried on there. Thus, in one short year, some 2,000 tons of valuable metal is lost. Converted into cool cash, this means that a rather tidy fortune is swept away. Unfortunately, up to the present no one has succeeded in introducing any method of gathering together the particles which fly away from the many grindstones of the cutlery capital.

In London, during the past decade

or two, some efforts have been made to avoid, in a little part at least, the enormous waste that the scavenging of a big city is apt to bring about. For instance, although bitter experience has so frequently shattered the delightful superstition of rural minds that the streets of London are paved with gold, it is not so much of a fairy tale to say that a good deal of the precious yellow metal may be found in the dustbins which in the early morning decorate its pavements.

Many persons gain a living by rooting amongst the rubbish in the dustbins of picture-frame makers, photographers, manufacturing jewelers, gilders, gold-beaters, bookbinders and other tradesmen whose business involves the use of gold in any form. This rubbish, transferred to the furnaces of the refiner, produces tiny grains of the precious metal in sufficient quantity to repay the efforts of the collector.

Then, again, the great wharves, where the contractors' carts shoot their loads of rubbish, now give employment to numbers of poor people whose duty it is to examine every pound of the stuff, sorting out anything likely to prove of value, from old preserved meat tins to corks and buttons. Men and women may be seen literally up to their armpits in the sweepings of London, rescuing all manner of seemingly useless articles from the flaming maw of the destructor. And the process is said to pay the contractors very well indeed.

Apart from this, however, London's waste in trifles may be regarded as positively astounding.

A well-known authority who has given his views on the subject, has dealt with many items in which the Londoner may be regarded as a perfect prodigal.

Take cigars, for instance. The first

thing a man does when he takes one out of his case to indulge in a smoke is to nip the end which goes between his lips. The thing has been so carefully worked out that we are given details which are really surprising. Cigar-smoking, among a certain class, is a large and increasing habit. The twopenny article is just in as much demand as the finest-flavored Havana. Nowadays almost every man smokes cigars, good, bad, and indifferent; and in each case the cigar is nipped. The nippings represent a certain quantity of tobacco wasted.

And that is not all.

Nobody smokes a cigar right out. There is always a stump left. Waste, pure waste; for in most cases the stump finds its way into the gutter. And what does the expert say as to the quantity wasted in such circumstances. He declares that the material wasted by nipping the ends and throwing away the stumps during one week is sufficient to make a monster cigar 25 feet long and thick in proportion! One's imagination almost fails to grasp the dimensions of the cigar that could be constructed out of a year's similar waste.

Small boys, grown men, and even some of the fairer sex, find solace to a more or less considerable degree in the soothing cigarette; many millions are consumed weekly in London alone. Therefore, it is hardly necessary to point out that an enormous waste of tobacco is inevitable owing to the fact that no cigarette is consumed in its entirety.

It is computed that out of every ounce of cigarettes purchased by the public one-eighth is wasted in fag-ends. A month's loss in this way is stupendous, being even more imposing than that of cigars. Carefully calculated, it is found that the material wasted by unconsumed ends

may be represented by an immense cigarette 45 feet long, sufficient to make an impression if placed upright by the Nelson column in Trafalgar Square.

Whilst making investigations with regard to the subject of this article, the writer got to know of a rather quaint form of business connected with the throwing away of fag-ends of cigars and cigarettes. In the East-end of London it appears there are several dealers who make a good living through transactions with persons who are in a position to secure such perquisites in large quantities.

Thus waiters in hotels and smoke-rooms, cloak-room attendants, and others are the collectors who supply the dealers with material. Thousands of cigar and cigarette ends are disposed of daily to these dealers, who, by the way, are not above purchasing such "dainties" from the shabby-looking individuals who haunt race-courses and other popular resorts, with no other object in view than picking up derelict tobacco.

When the dealer has acquired sufficient stock, the fag-ends are carefully broken up, the materials sorted and placed in trays labelled, for instance, "Prime West End Mixture," or "Goodwood Handcut." On Sunday mornings these delectable collections are exhibited for sale at certain centres where the lower classes are wont to do their belated marketing.

There, gentlemen who are not too particular as to their brand of tobacco may purchase, according to their choice, a week's supply at from one penny to three-halfpence an ounce, thereby saving the difference in price between it and the strongest-smelling "shag." It will therefore be seen that at least some cigar stumps and fag-ends of cigarettes are not ruthlessly wasted.

The enormous consumption of cigarettes by London's multitudes leads to another form of waste—the waste of the gaudily-colored packets in which most of them are sold all over the country. No attempt has apparently ever been made to utilize the material of which the cardboard boxes are made. Hundreds of thousands are thrown away into the gutter to be trampled on and reduced to pulp, afterwards to be swept away into the sewers and the limbo of things that once were.

There is an exception, perhaps, in the case of a few which are rescued by those amiable lunatics who make a hobby of collecting empty cigarette packets of all sorts and sizes, to exhibit to uninterested victims who may chance to visit the home of the collector.

Beyond this, the cardboard, having once served its purpose, is absolutely wasted, although there are surely many ways of utilizing the material for further commercial purposes. At present, according to expert knowledge, the number of cigarette packets wasted weekly in London alone would form a sheet of cardboard sufficiently large to provide material for an immense packet 18 1-2 feet long, 13 feet broad, and 5 1-2 feet high!

One of the most valuable articles ever invented is the common pin of everyday and universal use. What would life be worth without a supply? One shudders at the bare suggestion of a pinless world! The responsibility that a pin is capable of bearing is often awe-inspiring. In spite of this, perhaps there is no accessory to human comfort more carelessly regarded. Millions of pins are being manufactured every day in the year. They are always in demand, and they are always getting lost. Otherwise

they would accumulate in a most awkward manner.

As fast as pins are manufactured they drop, as it were, out of existence. The ordinary person who stoops to pick up a pin "for luck" loses a dozen for every one he or she finds. That is why machines are ceaselessly employed turning those articles out by the million. Few people give a thought to the enormous quantity of valuable metal wasted almost every minute of the day, and all in lost pins.

London alone, not to mention the rest of England, absolutely eats up pins. Would it surprise the readers of the Royal to learn that the inhabitants of the biggest city in the world, where money is so difficult to obtain, carelessly drop from their clothing, in one short day, pins enough to supply a town as large as Portsmouth with a week's requirements of these indispensable articles? Yet this is so. The metal, if remelted, might be drawn out into a huge "pin" 11 feet long and 6 inches in diameter, and weighing enough to provide a heavy load for a strong horse to pull!

A perfect rain of hairpins falls upon the pavements of the London streets every day. It begins with the early morn, and goes on far beyond the dewy eve; in fact, just as long as the female portion of the population, as well as visitors of the same sex, are out and about. Whilst those ladies who remain indoors are shedding hairpins, from boudoir to drawing-room, from kitchen to garret, at an alarming rate.

Then, too, we know how even mere man makes use of his wife's or sister's stock for various purposes, as, for instance, cleaning out his pipe, a substitute for cycling trouser-clips, a neat hook for carrying a parcel, buttoning his boots and gloves, and

many other little duties for which the article was never intended. Is it a wonder that hairpins get lost?

A man once made a bet with another that he would pick up a hundred hairpins in as many yards whilst taking an early morning stroll in Regent Street. And he won. Anybody who doubts this may prove it to be possible by following the same plan in the same place early in the morning before the pavements have been swept.

It may be regarded as an exaggeration when the statement is read that more than five millions of hairpins are lost, and therefore wasted, within the confines of Greater London every day—thirty-five millions per week. This quantity would be sufficient, when bulked, to construct one gigantic hairpin 23 feet in length, and wide enough at the base to allow a cyclist to ride through.

Nobody ever uses a pencil more than within an inch or two of the end—a "stump" is always left. What becomes of this "stump"—of millions of them? They are thrown away, or left to lie in desks and drawers. All these are wasted material, which, were all the "stumps" collected together and formed into a whole, would in a month's time, represent a big pencil 9 feet long and having a proportionate diameter.

We live in a generation of hygiene. If there is any truth in the old proverb, the Briton should be nearer a state of heavenly perfection than most of his neighbors. We are almost always scrubbing something, from early morn till dewy eve.

The modern bathroom does not, as a rule, provide accommodation for more than one person and a piece of soap, but one feels all right so long as the latter is there. An Englishman never grudges the use of that toliet

requisite. The more he uses, the cleaner he imagines himself to be. Of course, the waste-pipe and the sewer claim a great deal more than the man, but that doesn't matter to him.

In a city where nearly all the male inhabitants smoke, the consumption of matches must be enormous. Then there are the various other calls for "a light" in household, store, and street. Thousands of boxes of "wax" vestas are consumed daily. In spite of their cheapness, too, it is surprising how the value of the wasted material mounts up as box after box is emptied.

The weight of the "wax" vestas in a penny box is about an ounce and a half. As a rule, only one-third of the match is consumed when used for its purpose; the remainder is thrown away into the gutter or elsewhere. This means an enormous waste of material—at least one ounce of "wax" and cotton is totally wasted in the case of every box of vestas emptied.

Considering that millions of matches are lighted every twenty-four hours in London, it will hardly come as a surprise to readers to be informed that in a month the wastage of "wax" and cotton would suffice to build up a huge composition candle 17 feet long and almost 15 inches in diameter.

The wastage of material in the case of the consumption of wooden matches is perhaps not so striking; still, it is by no means insignificant. The long wooden matches, beloved of housekeepers owing to their cheapness, and hailing from Sweden and Belgium, are scarcely ever burnt more than a quarter of an inch from the top. The ingenious mathematician has calculated that, under the circumstances, a week's wastage of

match timber is represented by a couple of pine baulks 8 feet long.

When Sydney Smith was informed that an acquaintance of his was dead, he exhibited no signs of sorrow. On the contrary, he exclaimed: "Serve the fellow right; he always ate mustard with his mutton!" This act was a serious breach of etiquette.

The superstition is, of course, flouted by the mustard manufacturers. It runs away with a lot of profit. Was it not the founder of the celebrated Colman firm who declared that it was not the quantity of mustard that people ate, but what they wasted, that helped to make his fortune. Why shouldn't people eat mustard with mutton just as often as they use that condiment with any other kind of meat, if they like it?

But everybody eats mustard with beef. It is customary for the beef-eater to dab a great blob of the stuff on the side of his plate. He uses, perhaps, only a morsel of it in the course of his meal; the plate goes to the scullery and the mustard goes down the sink.

A very serious waste goes on hour by hour all over the world. This is the gradual wearing away of gold and silver coins owing to friction. A similar process is also taking place in ornaments of precious metals. Bracelets, brooches, rings, etc., are liable to slow but sure waste in this way. The loss to the Mint from worn coin last year amounted to nearly £3,000.

It has been worked out by the clever mathematician who has all the necessary figures at his finger-ends that in London alone the amount of this yearly waste under ordinary conditions—making allowance for the professional coin-sweaters' ill-gotten gains—may be represented by a "sovereign" 5 feet 9 inches in diameter.

The Automobile's Service to France.

BY FRANK A. MUNSEY, IN MUNSEY'S MAGAZINE.

Not only are huge sums expended in France for the making and maintenance of automobiles but indirectly an almost incalculable amount is spent on account of the automobile. France is to-day the paradise of the automobilist. He comes to that country in shoals and he spends his money in French inns and shops lavishly. To the French nation, the automobile has been a blessing.

IT is a pretty well-known fact that the automobile had its beginning, and in the first few years its chief development, in France, but just what the automobile means to France is little appreciated. It is known that every year a good many machines are manufactured and sold there, and at prices that must aggregate a good deal of money.

This, I should say, is about the casual way of thinking of the matter, if indeed people think of it at all. But the manufacture of automobiles and the proceeds of their sale are insignificant as compared with the vast amount of money that in a thousand other ways is put into circulation in the French Republic by means of the automobile.

The output of automobiles in France has grown in eight years, 1898 to 1905, inclusive, from just under two thousand to over twenty thousand cars. And the best obtainable figures show that these machines brought about two millions of dollars in the former year and say fifty millions in the latter.

It is estimated that there are to-day employed in France, in one way or another, in the automobile industry and all that pertains thereto, including the care and repair of cars, more than two hundred thousand people. This number would include not only all those working on the construction of new cars, but those employed on the basic materials that enter into their construction such

as steel and brass and aluminum and copper and wood and leather, as well as those engaged in fashioning these products into the various parts for the automobile. Of chauffeurs alone a vast army finds steady work in France, for in a country where wages are much lower than in America almost every one who owns a car keeps a mechanic. In every garage, too, many men are employed in the cleaning and care and repair of machines. The repairing of machines is in itself a vast industry, calling for as much if not more, labor than is given to the original construction of the automobile.

The motor car, though light in construction, is put to a far greater test than the railway locomotive with its ponderous strength. The latter runs on a smooth, level track free from abrupt turns and corners. Moreover, it runs on schedule time, and except in case of accident is not forced to the sudden stops that in the very nature of the case rack and strain machinery. The automobile, on the other hand, has all kinds and conditions of roads, varying from the perfect macadam to the impossible and disgraceful. The starting and stopping, jolting and jerking, turning and twisting, running over obstructions and through sand and mud and water—all this necessarily puts the automobile to the severest mechanical test. Under such conditions, and allowing for the tremendous speed of the machine, express train speed in

fact, the wear and tear and breakage in the usage of the automobile is and must be very great, and this strain is not alone on the machinery of the motor-car, but on the carosserie as well.

It follows naturally, then, that it must require a great army of workmen to keep these cars in repair. They not only have to keep in condition the new cars that come out every season, but the great accumulation of cars covering many seasons; and the older the car, the more wear and tear it has had, and the more severe its usage the more work there is for machinists and carriage builders. To clinch this statement, lest it seem absurd that approximately as many men should be employed in the repairing of cars as in the manufacture of them, one must take into consideration the great excess of cars in use over the annual production of new cars.

It has been impossible to get anything like accurate statistics on this repair feature of the automobile business, but from a pretty intimate knowledge of the general conditions I think I am not far wrong in concluding that the refashioning and reconstruction of old machines, and the repairing of all machines, must furnish employment to as much labor and call for as much material, as the original construction, and possibly a good deal more. And of course in the matter of tires and inner tubes, which at best have short life, the yearly consumption would be fully twenty times greater on the machines in use than is needed to equip the new machines. Chains, too, come in for rapid wear, and on cars in constant use must be changed frequently. Such supplies as gasoline, oils, grease, carbides, and other materials that disappear with the using, and

that run up to an enormous sum of money in a year, play no part in the new motor-car. They, like the chauffeur's salary, figure only in the running expenses.

Starting with a basis of fifty million dollars, or thereabouts, as the selling value of new cars for the present year, it is a fairly reasonable estimate that the total direct income to France from the automobile and from automobiling, including all wages and the value of all materials, would reach up to well nigh two hundred million dollars.

But this great total is merely the direct income of the industry plus the cost of running the machines. It includes not one penny of the vast sum now pouring into France every year, which is superinduced by the automobile, but which is not directly dependent upon the machine itself or its maintenance.

Accurate figures as to this subsidiary amount — money that would never find its way into France were it not for the automobile—are beyond the grasp of the statistician. Even a fairly suggestive estimate would be hopelessly difficult to obtain. If one were to seek the exact truth, he would first have to learn who among the enormous number of people visiting France are there solely because of the automobile, either on their own initiative or that of their family or friends. Next he would have to go to the custom house and ascertain the revenue from the dutiable articles brought in by this automobile contingent, and also the sums received on imported automobiles in use and to be used by these same people. From the custom house he would have to go to the steamship lines and railways and learn from them the moneys collected for transportation, baggage, and all other ex-

penses from this pleasure-bent army. A yet more important source of information would be the hotels. Here precise statistics from the many hostelryes of Paris, great and small, and from the hotels and inns scattered throughout all France, dotting thoroughfares and by-ways, mountains and seashore, would aggregate an astoundingly large sum. Taxes on automobiles and the license fees for running them would also be a considerable amount.

Theatres, restaurants, cafes, shops and farms; the establishments of wine merchants, florists, jewelers, milliners, dressmakers, tailors, trunk-makers, artists, bric-a-brac and furniture dealers—all these, and every other phase of industry, are benefitted and enriched by this tremendous accession of tourists.

Travel through France, and everywhere the renovation and refurbishing and refurnishing and general bringing up to date of antiquated and impossible old hotels, speaks eloquently for the automobile and what it has done for the country. In every little village and town provision is now made for the automobilist, not only in supplies such as gasoline, oils, and tires, but by shopkeepers, hotels, and restaurants. The automobile has brought new life and new atmosphere into these dead old places with their grass-grown streets.

The influx of tourists into France has become so great that the hotel capacity of Paris is overtaxed and strained to the point of breaking. This year the city has been so crowded that only a small percentage of visitors could be properly and satisfactorily housed. This is particularly true of the American who seeks and is willing to pay for such luxuries as our best modern hotels furnish at home. Within the last half dozen

years great improvements have been made in the old hotels in the way of putting in baths and polishing and painting and modernizing in so far as possible. These changes, however, it is safe to say, would not have gone on to any considerable extent, but for the automobile. There would have been no urgent necessity for them.

Formerly the average American man wasn't especially keen about Paris. The life there, after once seeing it as a matter of curiosity, did not appeal to our temperament. The language and customs were foreign to us. True, a few artists and some others liked the place, but they were in a hopeless minority. It was England, with its similar language and similar people, and with a history in which we are so deeply rooted—it was England that attracted the American man. Switzerland, Germany, and other countries were interesting and attractive places for recreation and as a refuge from our hot summers and hard work.

The English lines, which prior to a few years ago almost wholly controlled the better grade of passenger traffic between New York and Europe, did not touch at French ports, and do not to-day, as to that matter. With the present trend of travel, it is a question if they will not soon be forced to do so as a matter of self-preservation, when so many people now prefer going direct to the continent, cutting out thereby the much dreaded Channel trip from London to Paris. The American line, which up to a few years ago landed all its passengers at Southampton, now, like the German lines, touches at Cherbourg.

Without knowing the actual statistics, but relying upon observation and a fairly good knowledge of the

people who go abroad and where they spend their time, it is safe to say that a great majority of them now land on the continent instead of on English shores, and of this number who land on the continent a very large percentage disembark at French ports. Moreover, most of the wealthy or well-to-do people who land elsewhere sooner or later find their way to Paris. This is equally true of those who go direct to England. Whatever country one misses, the one country he does not miss to-day, if he can help it, is France. This is a very marked change from what was the case a few years ago. An American no longer feels himself a stranger or among strange people in Paris. In Summer, when most of our people are there, he meets so many Americans and English on every turn that he feels very much at home and as if he were among an English-speaking race. And the presence of so many Americans and English in Paris has stimulated the French to familiarize themselves with our language.

That the automobile has been a chief factor in bringing about this result, which is so benefitting and enriching the French nation, cannot be denied. The men who formerly, with suppressed protests, went to Paris with their wives and daughters, to whom the shops were an irresistible attraction now go there for their own pleasure.

Everybody, not only from America, but from all the countries of the earth, once in Paris, suddenly finds the automobile spirit getting into his blood. If he has the price he makes the plunge and finds out what automobiling from the inside of the machine is like. And once trying it on French roads, he becomes a sudden and enthusiastic and well sustained

convert. The automobile has not only changed the viewpoint of the regular tourists who go abroad—that is to say, those who have been in the habit of going, and who would go if the motor-car had not been invented—it has not only made them devotees of France, but has led a very large army of others to cross over and spend their holidays and leisure months, whether Winter or Summer, in France—people, I mean, solely induced to do this by the automobile.

And the money this latter contingent take with them is for the most part, or wholly, spent in France. What is true of the American is equally true of Englishmen, who now swarm over to France for an automobile run and for a jolly holiday. The Italian, the Russian, the German, the Austrian, and many from the other countries of Europe do likewise. France has become the great Summer playground of the world; and not only is it the Summer playground, but southern France is the finest Winter playground in Europe. This was of course the fact before the advent of the automobile, but the latter has tremendously increased the popularity of the French Riviera, furnishing as it does such an unrivaled means of pleasure.

England and Switzerland were pretty thoroughly traversed prior to the automobile, but France, the country outside of Paris, except for a few watering places and a few conspicuously well known places, was little understood and little known, by the American traveler in particular. The automobile gives one real geography—an intimate knowledge of the topography and character and atmosphere of a country which is concrete and everlasting.

I know what all this means, having traversed in its broad lanes the whole

country in all sections. A lifetime spent in France railroading from point to point and driving behind horses would not and could not have given me so good an idea of the real France as I now have. City life, yes—but the great stretches of fertile fields, and the valleys and mountains and seashore, the little villages and country homes and country folk, the great waving fields of grain, the fruit orchards, vineyards, and flower gardens—this is the true France, not the boulevards and the boulevardiers of Paris.

The money flowing into France from other sources than their own people, and which is the direct outgrowth of the automobile, goes into such an infinite diversity of interests and fields of human endeavor that a classification or tabulation of them is impossible. One man might accidentally or otherwise guess more closely than another. I have no idea of the tremendous aggregate, but that it is sufficiently large to make up a total from direct and indirect sources—and in this is included what I have termed the subsidiary income—a grand total of four hundred million dollars annually, I am prepared to believe. At all events, the automobile in half a dozen years has brought the French people an outlet for its labor, its basic and finished materials, its art and the art creations of the Rue de la Paix, that a hundred years would perhaps not have realized to them except for this invention.

And the reason of all this, next to the automobile itself, is the roads of France, the finest roads the world has ever known. The French Government and the French people, realizing what the automobile would certainly mean to them, have had the cleverness and foresight to encourage its

use by liberal laws and extreme courtesy—a courtesy on the part of the peasants and people in all stations of life that is at once a surprise and a delight to the tourist.

But the value of the automobile as an industry, and in its influence on the trend of travel to France, is in its infancy. Next year more tourists will be in France than any previous season, and in succeeding seasons the tide of travel will for a considerable time continue to rise. No country in recent years has been so well advertised, and it has the merits and the comforts, and yields the pleasures, to hold the people when once they get there and know it as they only can with the aid of the automobile.

As an initiatory advertisement "The Lightning Conductor," which nearly every one seems to have read, was worth to France a million dollars, perhaps ten times as much. Since that book was issued every one I have ever met abroad has either taken the trip through Touraine and other parts of France, or has lamented his inability to do so. To turn the tide of travel to any one section of the world is something that cannot be done by deliberate purpose and undertaking. It must come about from deeper and more fundamental causes than the schemes of statesmanship or organization. But once flowing into a country, it is apt to remain until other great underlying causes or developments turn it back and aside. France will therefore continue to reap in larger and larger and still larger measure these benefits in the development of which the automobile has been so wonderful a factor, a fundamental factor.

There is a lesson for us here in America to be drawn from the ex-

perience of France. To be sure, the conditions are widely different. France had her good roads long prior to the automobile. Their great pioneer builder was Napoleon, and no man ever built such roads as he. He set the example which has since been followed with the highest skill and efficiency by the great governmental department, the Ponts et Chaussees, which cares for the highways of France.

France is not divided up into forty-five or fifty independent empires, as is this country. There is a unity of organization there that simplifies things and saves endless controversy and friction. Here there are no two States that have the same automobile laws. If one were to travel in a motor-car throughout our whole Union, he would have to plaster every available inch of space on his car with numbers, and would have to equip himself in the outset with licenses from all these States and Territories, and familiarize himself with the various laws therein. But this is the surface of things. Fundamentally our trouble is in our roads, miserable, inexcusable roads for the most part, for such a great, strong, rich nation as ours. Next to the roads as a difficulty with which the American automobilist must contend is the popular prejudice that he has to encounter—a prejudice, I must say, more or less well founded. But there is a special cause for this prejudice that does not exist in France, and that gets right back to our narrow, dangerous roads.

Give us the great, broad, fine roads of Napoleon, and the keenness of American prejudice against the automobile will largely disappear. This prejudice rests on common sense, and there is no more common sense people in the world than Americans.

On a wide road, if a horse is frightened, the chances of serious accident are so minimized that little alarm would naturally be felt, whereas on a narrow crowning road, with ditches on either side, as is so frequently the case, there is no place of escape for the frightened horse. The accidents from these frights, the nuisance of dust from our dirt roads, and the general fear of the automobile, have created and envenomed the American prejudice. The feeling has been accentuated by the reckless handling of cars by drivers to whom the automobile is still a new toy.

That the motor-car has come to stay there can be no doubt. Give us the broad, fine roads of France, give us uniform laws throughout the whole country, interstate laws, and let them be such as will stand for the best interests of the people, yet at the same time be rational and fair to the automobilist—give us these, and America, I am certain, will become the greatest automobile country of the world, and the greatest summer playground of the world.

We have here a hundred, perhaps five hundred people to one of any other country who can afford to go in for automobiling. We have the money, the temperament, and the country, and though we were a few years behind France in starting, we now have men at the head of the automobile industry who, backed with unlimited capital and the genius for the task in hand, are certain to work out the highest development of the automobile, the top notch of perfection. Give us these good roads, I repeat, accompanied by wise laws, and a hundred million dollars of American money that now goes annually to enrich Europe will remain at home to build bigger and stronger our own great country.

The Making of the Modern Newspaper.

BY SIR ALFRED HARMSWORTH, IN WORLD TO-DAY.

The distinguished London publisher is firmly of the opinion that the newspaper of to-day is a higher type in every way than the newspaper of yesterday. He points out the superiority of the modern product and proceeds to express his opinions on the subject of what a newspaper should be.

It would be unkind to cast reflections upon the good work accomplished by newspaper pioneers in the eighteenth and nineteenth centuries. It would also be invidious to compare the rare individual examples of enterprise in those days with the almost universal enterprise of to-day. At the same time any person who chooses to spend an afternoon, as I did lately, in the Newspaper Room at the British Museum, can but agree with me that the great journals of the past bear very little comparison, in point of merit, with the sheets of to-day. I do not hesitate to declare, and I am prepared to prove by extract if required, that the great, dignified journals of the past exist only in the imagination of those who talk and write about them. Distance in this matter lends great enchantment.

The general contents of the daily press years ago would greatly surprise the present-day reader of newspapers. Only thirty years ago many newspapers were accustomed to print topics now unmentionable, and less than fifty years ago a leading journal engaged in a fierce altercation as to its daily sale with equally trenchant publications long since deceased. Some still existing morning contemporaries which I will not name, though possessing the services of one or two brilliant writers, were, at the period to which I am referring, for the most part ill composed, badly printed and very personal.

These, be it remembered, are not

matters of surmise. One might question whether Jenny Lind sang as well as Madame Melba, or whether Mr. Pitt spoke as well as Mr. Chamberlain. There were no gramophones or verbatim reporters in those days to place on record the voices of the singers or the utterances of the speakers, but the files of the newspapers remain as indelible proofs, and very astounding reading they are for the journalistic student.

How many years is it since a leading morning newspaper reported a prize fight, round by round, to the extent of a page? Fifty? Twenty? Less than ten years. The modern newspaper has many faults, but it is at least decent, and it does not give the rest of the world the impression that English life largely centers round the divorce court and the prize ring.

As one engaged in the making of several morning journals, I do not hesitate to state that, save for the lack of the occasional brilliancy of a Russell, a Lawrence Oliphant, or a Sala, newspapers have improved almost beyond any other adjunct of civilization. Newspapers will never be perfect, but they are not now personal, or scurrilous, or, as a rule, indecent. Their contents are arranged by educated men and not by the master printer. The rapidity of their production and distribution has increased beyond comparison, and the amount of capital expended upon them has increased tenfold.

The self-glorification indulged in by a newspaper in the sixties on the dispatch of a correspondent for what is nowadays a Cook's tour of the cheaper kind would, to-day, excite not admiration but laughter. The constant bragging about comparatively small circulations by all of them—the Times leading the way—is a thing long out of date, and contemptible.

I do not know whether Thackeray's description of the starting of the imaginary Pall Mall Gazette by the drunken Captain Shandon is typical of the journalism of that period. I can quite believe it after a prolonged study of old newspapers from which I had expected to learn a great deal. The fact is that the best journalistic writing of this period went into the Reviews and not into the newspapers. There is a great deal of nonsense talked about the former glories even of the Reviews, and many of the articles they contained, if printed to-day, would land the writers in the law courts within a very short space of their publication.

The daily newspaper to-day appears to me to be less a personal organ than a news-gathering machine. Foreign news in the old journals was limited in volume and very slow in transmission. Long after the telegraph was invented, the bulk of the news still came by post and only occasionally a message by wire, while the home news was obtained not apparently by a special staff of reporters as is the case now, but by a class of writer now disappearing, known as the "penny-a-liner." The "devouring element" of these free and easy gentlemen is no mere joke. It can be found in quite recent files of leading newspapers.

As one of the younger men engaged in the making of newspapers, I am

very willing that our present-day wares should be compared with those that went before. I came into the business at the end of the Bohemian era. To-day, alcoholism is as rare in Fleet Street as it is in any other professional quarter. No person who spends his leisure in a pothouse could maintain his place amidst the strain and stress of the production of a daily newspaper.

The journalist of to-day is as often as not a journalist tout court. He is not an unsuccessful barrister, and he has not adopted journalism as a means to some other occupation. The prizes may not be as great as they are in one or two instances at the bar, but they are infinitely more numerous. The social position is as good as that of any other working profession. The brain equipment must needs be as complete.

And here it is by no means out of place to bear testimony to the efficiency and loyalty of the colleagues with whom I have been associated in the conduct of daily journals. The modern editor is, I believe, on terms far more cordial and sympathetic with the members of his staff than was formerly the case. I have been associated almost daily for years with comrades of varied and brilliant qualities, and their devotion, ungrudgingly bestowed, has never failed me. The true journalist is as proud of the newspaper for which he works as the officer is of his regiment.

Each person has his own ideal of the perfect newspaper, and none has yet attained it. Mine is the quick, accurate presentation of the world's news in the form of a careful digest. I regard the newspaper primarily as a news-recording machine. When I open a newspaper I like to see that trained minds have carefully arranged the news in order that I may

be saved time in the perusal of it. Formerly the news was arranged by the master printer to suit the exigencies of his mechanical needs. I like to feel that when I have paid my small contribution toward the great co-operative fund that goes to produce the newspaper each day, I have at my call the services of careful inquirers in all parts of the world who ascertain for me that which is requisite I should know in order that I may be able to form a judgment on the ways of the world. All that is provided, more or less inadequately I admit, by the modern news-gathering machine. To editorial opinions I do not personally attach much importance, unless they are the work of experts. In the modern newspaper, fortunately, they very often are authoritative in the highest sense.

The newspaper man is not, perhaps, the best judge of a newspaper. He has been so often behind the scenes that he sees the whole thing, as it were, from the wings every day. In the leading article he can detect the *ballon d'essai* of the great man's secretary, or the wire-pulling of an embassy, or the personal proclivities of a proprietor with a bee in his bonnet. He knows quite well that the *ballon d'essai* is as likely as not to be followed by a mendacious official denial in the course of a day or two, if the scheme outlined does not meet with the approval of King Demos. That is the reason, perhaps, why he rejoices that the leading article is becoming a less and less important factor in the modern daily newspaper.

And possibly we shall live to rejoice at the disappearance of the London Letter of the provincial newspaper with its mysterious references to the clubs and to the intense excitement agitating them at every

political juncture. Personally, I have never known members of clubs in their collective capacity to agitate themselves about anything, and the sensational information to which I refer emanates, as I am given to understand, almost exclusively from one particular political club, the journalistic members of which exist by following the practice of taking in one another's journalistic washing.

After all, it would be unfair to gibe at the ancient provincial morning newspaper, and I should be the last to do so, for I am indirectly connected with one. But, as a matter of fact, the modern provincial journal of real importance is the evening newspaper. In the last twenty years the morning newspaper in the provinces has more often than not looked for its profit to a cheaper production issued each evening from the same office.

That is but one of many other subtle changes now taking place in the press of this country. A slight development is the multiple journal: the newspaper produced in more than one place at once. That, however, though not in every way an admirable scheme, is a necessary result of the increased cost of production. At the same time it should never be forgotten that it costs exactly as much for the news for one copy of a paper as for a million, and that in order to overcome the difficulties of time and space, it is essential, if the million copies are to reach their readers, that some more rapid method of transmission than a steam engine should be employed. The multiple system is not one that will largely increase, I think, and thus there need be no fear that local opinion, a very valuable asset in the making up of the national mind, will be suppressed by those giant newspaper trusts so much

talked about by the weaklings of the press, and by others whose incapacity has caused them to be hurt by the newcomers. The multiple system has this very important advantage: that the local reader is placed in possession of the whole of the world's news every morning, together with such local news as is of real interest.

Coming to another important aspect of this question, it may be stated, I think, that healthy competition has done as much as anything else to improve the modern newspaper. With so many claimants upon the public attention it is evident that only the best can permanently succeed. The journal which is a day late in its news, and is from time to time caught tripping, will soon go to the wall; and the editor who fails to keep his finger upon the public pulse will have to face an inevitable decrease in circulation and influence. We have not to go back many years to find leading newspapers living upon past prestige, and relying upon a reputation which they had ceased to deserve. This, however, is now largely a thing of the past. Even the *Times*, perhaps the most conservative of all journals, has seen the wisdom of bringing itself into line with modern enterprise, and of adopting up-to-date methods which ten years ago would not have been deemed worthy of a moment's consideration.

The very general opinion that a large balance at the bank is the main factor in journalistic success is, I am convinced, a wholly mistaken one. It is true that an enormous amount of capital must be sunk in the establishment of any daily newspaper which is intended to survive its birth longer than a few months; and the maintenance of a thoroughly efficient news service demands constant and

liberal expenditure. But it is expenditure of brains rather than of money that is called for on the part of the modern newspaper proprietor.

The man who spends a fortune in securing news that the public do not want, or in the payment of writers to whom they will not listen, is merely throwing his money away. I know of numerous cases where the most lavish expenditure has thus been incurred to no purpose whatever, while on the other hand, many of the most successful achievements have been accomplished at very small cost. Shrewd forethought, and the possession of that indefinable quality which is called "the journalistic instinct," will do more for the success of a newspaper than any amount of capital judiciously expended.

The brain which directs a daily newspaper must be communal and co-operative rather than individual and personal. Certainly there must be one mind directing its general policy, and one capable individual whose ideas dominate the whole; but in the conduct of a newspaper there is scope for every type of brain. For the man of judgment and imagination there are control and initiative; for the man of detail there is sub-editing; for the well-read man there is writing; and for the man of business there is management. So thoroughly is this recognized in France and the United States that not infrequently the editorial office has been the stepping stone to the bureau of the Minister of State. Even in England this is true, though the conservatism which permeates the British character tends to make progress in this direction somewhat slower. Lord Milner served his apprenticeship on the *Pall Mall Gazette*, and the late Lord Salisbury was in his younger days a hard-working journalist. I

could mention quite a score of statesmen who owe their success to the training which they received in newspaper offices.

A great historian has taught us that public opinion is the dominant force at work in the world to-day. The influence of capital and the intellectual acumen of distinguished individuals are as nothing compared with the general trend of public opinion. It is not the exceptional man but the average man who sways the scepter now. Since the daily newspaper is admitted to be the chief instrument in the formation of public opinion, it is clear that the responsibility of the newspaper owner and of his staff is almost unlimited.

I hold most strongly that the man who has views which he wishes to see carried into effect, or is ambitious to better the lot of the people, or to reform the public service, can find no better road to the accomplishment of his purpose than to connect himself in some way or other with the modern newspaper world. He will occupy a pulpit which has a nation for its congregation, and he will receive a training which will at the same time develop his powers and check any tendency to extravagance.

As I look at the newspaper press of the entire world, and I think I may say that there is no journal of any

importance with which I am not acquainted in some measure, I am profoundly convinced that it is no mere optimism to state that the future of the daily newspaper grows brighter every year. As a record of the world's history it is well on the road toward perfection; while its educative influence is greater to-day than it has ever been in the past. Old abuses are being swept away; loftier ideals have presented themselves to both proprietors and journalists, and the power of the press is being increasingly exerted in the interests of justice, of humanity and of religion. The more important journals are no longer conducted merely for profit. Proprietors and editors realize both their opportunities and their responsibilities as leaders and teachers of the people; while discriminating readers are learning to appraise the news of each day as material for careful study and for the formation of sound opinions. Independence and disinterestedness on the part of the press have taken the place of servility to political parties, and of subserviency to fleeting phases of popular opinion.

In view of all that I see around me, I am proud to have my little opportunity of sharing in the great work of the development and improvement of the daily newspaper.



Christmas in the Post-Office.

PALL MALL MAGAZINE.

During the week ending Boxing Day fifty million letters will be handled in the London postal area alone. Six thousand extra men will be required to assist the regular staff of twenty-four thousand men. These two statements give some idea of the tremendous extra strain on the English post-office authorities during the days before Christmas. A graphic picture is given of the manner of handling the Christmas mails.

“**C**HARLES DICKENS made Christmas,” said a veteran at St. Martin’s le Grand whose memory harked back to the early seventies and to the time when the festival had no perceptible influence upon the daily tale of letters passing through the post.

Thirty years ago the only event of note to disturb the even tenor of the year was St. Valentine’s Eve; but with the growth of the spirit of Christmas, the valentine has slowly dwindled in public estimation. Then the outward and visible signs of hymeneal sentiment, pouring into the posting boxes, called for much exertion on the part of the post office servants, but now the once eventful day passes unnoticed, and so far as the G.P.O. is concerned its passing is unregretted. In the year 1877, for instance, the quantities of mail handled on February 14th and December 25th were about equal; but St. Valentine has been going out ever since, and Santa Claus has been coming more and more into favor. The absorption of St. Valentine was completed in 1889, when a young man applied at a provincial post office for a marriage license, stating with a tremor in his voice that he wished to get married “without any one knowing it.” Great has been the part played by the post office in uniting Sundered hearts, but here it failed.

The Christmas increase twenty years ago was estimated at 100 per cent. Since then it has rapidly risen, so

that Christmas 1905 will show a rise of between 400 and 500 per cent. A great deal of this is due to the relaxation of the book-post rules on June 1st, 1892, by which a card in an unsealed envelope was allowed to pass with only a halfpenny stamp. Of late years, too, the picture post-card has added largely to the postman’s burden. During the week ending on Boxing Day the number of letters to be handled in the London postal area alone will reach the enormous total of fifty millions, and it will be necessary for the authorities to enlist the services of six thousand men for four or five weeks to supplement the regular staff of twenty-four thousand.

The arrangements for one Christmas come close on the farewell of its predecessor. By the fall of autumn every responsible official throughout the land knows the essential details of the machinery with which his office or depot is to be provided. The co-operation of the railway companies also has to be secured, and a reprint of the special train arrangements resembles an abridged “Bradshaw.” Mail-cart services are duplicated, and transport of all descriptions, from motor-waggons to wheelbarrows, is chartered in readiness for the great campaign—the Season’s Compliments versus the G.P.O. Nothing is left to chance. Everything is planned with a nicety of detail that would charm a clockmaker, even to provision for failure of scheduled arrangements,

say through stress of weather. Much admiration has been expressed for the wonderful foresight of the Japanese, but if only the public could get a bird's-eye view of the post office arrangements for this present festive season they would be convinced that in one branch at least the British Administration supplies a parallel.

Let us take a peep behind the scenes in some busy provincial post office, any evening in Christmas week. As the season draws near, everybody, down to the last recruited telegraph boy, catches the fever of the enthusiasm, and as the tide of correspondence steadily rises, so also does the zeal and energy of the staff. It is a cardinal principle of the department that the public shall receive their letters as early as possible and post them as late as possible, therefore the great bulk of the work must be done during the small hours of the morning. The nerve strain is most acute at night, because then time is limited and outward mails must be on the station punctually. First comes the deluge thrust in by the public at the head office, and in turn this is overwhelmed by the collections from the branches and the pillar boxes. Nimble hands straighten up the letters and feed the obliterating machines, and boys run to and fro like powder monkeys, plying with armloads of letters the sorters at the tables. The wax pot bubbles over the gas flame, filling the hall with a penetrating odor that preaches activity to the dawdlers by the great open doors. Bag after bag, splashed with the molten sealing-wax and sealed against intrusion, is flung on the mail van; and still the pace increases. The superintendent, apprehensive of a breakdown, moves nervously among the rows of workers at the fast-lightening tables, giving here

a word of encouragement and there a rebuke, often giving a helping hand to a perspiring mail porter fruitlessly struggling to get a plethoric bag into a limp-mouthed sack. The hour strikes, swiftly the remaining bags are flung to the porters, and as the last consignment rolls off to the railway station the fagged officials turn their attention to the piles of "local" matter that have had to be set aside for the time being, and prepare for the postmen.

Scenes like this are common at every depot, large and small, during Christmas week. Day by day the traffic grows, until with the 25th comes the arduous finale, and the last grand trial of endurance. Wearily the tired sorters view the apparently endless flow of letters, until here and there nature rebels, and a man falls forward among his letters overcome with sleep. Where arrangements permit, however, a short respite of two or three or four hours is granted, for flagging energies must be recruited before the great morning mail arrives. The stroke of 4 a.m. finds all hands ready, and then like an avalanche the ice-cold mail comes roaring down upon them. The men fall to their task in earnest, sorting the contents for the different postmen, the latter in turn arranging them for their heavy "rounds." Hour after hour passes, until at last the cry goes up, "All through," and completely worn out, the bulk of the indoor staff disperse to spend Christmas Day in bed. As for the postman, properly so called, his hardest task has yet to come.

The Travelling Post Office, it is no exaggeration to say, performs the smartest work in the whole organization. The officers of the "T.P.O.," as it is termed, are selected for ability and alertness, and both qualities are

put to the test at Christmas time in a vigorous fashion. The carriages with their rows of shelves, pigeon-holes, and racks of hanging bags, are familiar objects at all our great railway stations, and their very limited accommodation is always the subject of remark. This want of space intensifies the stress of work at the busy season; and a speed of sixty miles an hour, with an icy blast sweeping down the coach, while it may prove an incentive to activity, does not improve the railway sorter's lot.

The T.P.O. is an expedient which was originated by Mr. Pearson Hill, the son of the famous Sir Rowland. It performs the double function of receiving and despatching mails with the train at full tilt—an operation not unattended with risk.

Imagine Q—, a small township in North Yorkshire, on Christmas eve. A tired and sleepy postman plods wearily through the small station to the post office hut by the railroad. The mail train is nearly due, so he looks to the buffalo-hide net set to catch the plethoric mail-bag which will be suspended from the flying train. Then he hoists to its hook an equally heavy bag for the north to be taken up, and tramps up and down to keep warm while awaiting events.

Aboard the rushing express the stalwart official in charge of the apparatus looks out, but in the inky darkness nothing can be discerned. Though he cannot see, he can hear, and the "song of the road" tells him to within a furlong where the train is. At the acute moment he swings back the hatch in the side of the coach, smartly hitching the outward bag to the steel arm, swinging it out, and setting the receiving net at a rigid right-angle to snatch away the postman's waiting bag. The heavy

train thunders on through Q—, and whip! thud! the exchange is effected. The man of nerve picks up the mail-bag which has just been hurled into the carriage like a stone from a catapult, and prepares for the next bar in the railroad music that warns him to engage in another such adventure. The tired postman left far behind at the little station takes his quarry from the net, and the sleeping burgesses of Q— are sure of their greetings on Christmas morning. Sometimes, of course, mishaps occur. The surcharged mail may be too much for the capacity of the net. Rebounding against the wheels of the rushing train, the hide cover is burst, and sealed is the fate of many a pretty card.

But parcels and parcel baskets cannot be transferred by apparatus, and much ingenuity and resourcefulness are required to cope with this work. The overcharged parcel coach may reach its journey's end with an undigested accumulation to be vomited upon the unlucky staff at the platform sorting office for disposal, and the sudden congestion which then ensues affords an opportunity for the superintendent to display qualities that even an army transport officer could scarce forbear to praise.

The parcels post is increasing in favor as a carrying agency, and with it also the habit of giving presents. On the 23rd of December parcels posted in the metropolis alone will amount to nearly a quarter of a million, and thousands of baskets must be stored in convenient centres to keep them on the move. A stroll any evening past the parcel depot at Mount Pleasant in North London during the week preceding Christmas will convey, better than any pen, a true impression of the turmoil into which this throbbing centre is

plunged. Mail carts, motor vans, trucks, baskets, parcels and men are commingled to bewilderment beneath an extravagant array of electric lamps; yet every unit in this turbulent whole is proceeding on orderly lines, each to a definite objective.

In this great whirl, many tokens of goodwill from various causes may fail to reach their destinations and find refuge in the limbo of the lost. The contents of some derelicts are striking. In a tin mould was discovered in a sound condition a plum pudding which had been sent to Australia and had found its way back owing to the impossibility of tracing the lad to whom it was addressed. The contents of another parcel comprised two petticoats, a pair of stays, a leg of mutton, and a parcel of tobacco. This motley collection was, however, eclipsed by a third, with the following contents—a large grey rabbit (dead, of course), containing in its inside two tobacco pipes, tobacco, a doll, and a piece of bacon, the whole being wrapped up in a lady's jacket! High sausages from Germany and malodorous cheeses from Italy have perforce to be removed to places of safety; and if Irishmen would devise some better covering than diaphanous muslin for greasy trussed geese and fresh butter, the coverings of the genteeler consignments they encounter would greatly benefit.

The needs of remote country districts are administered by the vermillion mail-cart and its handy driver. Nothing is more monotonous than these long drives in the dark, and in our gloriously uncertain climate, fog, snowstorm, and frozen road combine to defeat a zeal that is often heroic. Instances are not wanting where the driver has fallen asleep on his box, and the horse has brought the Christ-

mas mail through, unaided. The vicissitudes that attended the primitive coach of pre-railroad days still dog the tracks of our post office mail-carts, and it now and again happens that a cart is snowed up, or skids off the frozen road into the ditch, to be rescued by an impromptu breakdown gang from the nearest village. Christmas morning may find the mail at the door, and the son of Nimshi so numbed with cold and driving sleet as to be incapable of dismounting. A drink of hot coffee, strained through the icicles on his whiskers, serves to put him right, and, throwing off the fetters of the frost, he soon gives his faithful companion a rub down and an extra feed as a mark of appreciation.

{The foreign branch at the G.P.O. feels the onrush of the Christmas card at the beginning of November, and people have but little idea of the magnitude of the colonial mails, especially since Christmas Day, 1898, when the Postmaster-General announced a uniform rate of penny-post to most of the colonies and dependencies. The Indian mail furnishes an example of the part the post office serves in the cause of Imperial cordiality. As a rule this mail, which leaves London on Friday evenings, comprises some eighteen hundred bags, but the Christmas consignment will be half as many again, and constitute a huge load, filling a dozen railway vans. Travelling via Calais and then overland to Brindisi, the mail is transferred to a P. & O. mail-boat en route for the East. At Aden the swarthy sorters of the Indian post office will board her, and by dint of continuous labor for four days in the rolling post office down below, will sort out the letters for rapid disposal on arrival at Bombay. Then north, south, and east the Indian rail-

ways will distribute the welcome missives to all parts of the great dependency.

The exchange of mails with the continent still grows apace, though in the matter of the observance of the season our country is easily first. The entente will probably excite an unusual flow of messages of good-will from across the Channel; but those despatched to Paris will be conveyed with much greater ease than were the greetings of the memorable Christmas of 1870. The mail to Paris during the siege by the Prussians was only rendered possible by the now famous pigeon post. Letters intended for this novel mode of transmission were limited to twenty words, at a charge of five pence a word. They were sent to the headquarters of the French post office at Tours, where they were all copied in consecutive order, and by a process of photography transferred to a diminutive piece of paper such as a pigeon could carry.

The outward and visible sign of post office energy is that idol of the populace, the postman; and it must be conceded that Christmas means a giant week for him, though a benevolent department provides him with a casual hand as assistant. Happily his exertions are not overlooked by a generous public, and in many towns an aggregate of £15 and more is not

an unusual haul for a smart and obliging man. In some centres the men pool their harvest—an equitable arrangement which benefits those whose distributing labors fall among the humbler classes.

As a body postmen are singularly loyal to their salt, and there are not wanting instances where men have laid down their lives at the call of duty. It was on a Christmas eve that a rural postman at Bannow, in Ireland, while returning from his rounds, tripped upon a root of furze, and falling into a deep ditch was drowned. In another sad case a postman at Loch Carron, in Scotland, being unable to take his usual route over a hill two thousand feet high, on account of a heavy fall of snow, endeavored to finish his journey by water, but the effort failed, and postman and boatman both perished. On the whole the Christmas excess, therefore, is not an unmixed hardship. It is good for the revenue, and it imposes a test of endurance which weeds out the unfit and throws into relief the qualities of the loyal and efficient. It has much to do, therefore, with the healthy condition of the State department most closely associated with the daily life of the people, and it will be a national loss in more ways than one if the Christmas-card is allowed to go the way of the valentine.

Influence.

BY RICHARD KIRK, IN AMERICAN ILLUSTRATED MAGAZINE.

One splendid rose makes fragrant all the room ;
 The sun's small disc how many worlds doth light !
 So may a word through centuries of gloom
 Be as a torch by night.

Money-Making at Home.

BY ANNA S. RICHARDSON, IN SUCCESS MAGAZINE.

"How can I make a little money to help things along?" is the frequent cry of the woman or girl living at home. After reading this helpful article, the task does not seem nearly so hard nor the way so difficult. Several easy schemes are supplied here and the reader has only to try them to reap success.

THE woman who must earn money, yet can not leave her roof-tree! She lives by the hundred in large cities, by the score in towns, and by the dozen in hamlets. She is not working for pin-money, but to meet the monthly demands of butcher, baker, and landlord.

Sometimes there is a bright son or daughter to be sent to college. Sometimes a willing husband and father is staggering under a load of doctor's bills. Sometimes, alas, she must meet the hardest debt of all to pay—the last sad offices performed for some loved one.

If she is a good household manager, these spare moments may run into hours whose energies, properly directed, can not fail to bring forth pecuniary results. Further, nearly every woman possesses some latent talent, which, if unearthed and rubbed diligently, will shine like Aladdin's lamp, and in time grant her wish to aid the family fortunes. On the other hand, the wife and mother who must divide her energies between household duties and baking for the Women's Exchange, or the daughter who must alternate the duties of a trained nurse to an invalid mother with painting blotters and plate cards for a fashionable stationer, can not expect to compete in the amount of her earnings with the woman who works down-town in shop or office. In time she may feel justified in placing a competent maid in her kitchen or in employing a trained nurse to take her place; but she must

work up to that point and not assume too much expense at the beginning of her career as a home money-maker.

The first lesson for the home money maker to learn is the value of small beginnings. A dollar earned the first week means two the second, provided her work has given satisfaction to her first patron. In a day when every one is anxious to make money hard and fast, incompetency is so common that news of a competent worker travels rapidly. The second lesson is to keep up-to-date and offer either wares or services that are marketable. She must bear in mind that she will not earn money merely because her friends are sorry for her and know she needs the help, but also because she has something to offer which they want. She is just as much a business woman as her sister-worker who sells goods across a counter or acts as cashier at a restaurant. Therefore she must appeal to one of two classes of patrons, the busy, practical person, or the rich, luxury-loving woman.

Oddly enough, there is one line of home work which appeals to both classes of patrons, and that is the gentle art of beautifying members of her own sex. Some very able writers have declared that the American woman has gone beauty-mad, that she has her face and her hair treated until she loses her individuality and all women look alike, thanks to the indefatigable beauty doctor who irons out all facial expression along with the wrinkles. Be that as it may, the fact remains that women were never

so well-groomed, so careful about the little niceties of the person as they are to-day, and this opens a profitable field for the home-worker. Here are two instances of women who are working quietly along these lines:—

A Detroit girl had hands which were the envy of her young women friends, and which she always explained were the result of her own careful manicuring. Her friends, sometimes in jest, sometimes in earnest, suggested her opening a little manicure shop for their accommodation, but it was her first season "out" and she was occupied with a round of gaieties. But there came a day when financial storms swept over their home, and the girl faced stern realities with a few hundred dollars and an invalid mother on her hands. Summer was approaching. To keep the mother in town during the hot weather was impossible, so she could not consider a position in office or store. Then suddenly she remembered the compliments her manicuring had received. She made a flying trip to a fashionable summer resort, and conferred with the proprietor of a hotel around which were clustered a number of small cottages or annexes. When the season opened, she and the invalid mother were located in the tiniest of the cottages, with a sign tacked to the porch and a manicuring table set forth in a shady corner. She advertised in the village paper and had her cards distributed at all the other hotels. Her venture more than paid their summer expenses. When she returned to the city, she realized that the gentle mother was failing and could not endure the strain of turning their tiny drawing-room into a manicuring parlor, so the girl solicited house-to-house patronage. Her well-to-do patrons do not desire her services be-

fore 10 a.m., so she makes the little mother comfortable before leaving home and is always with her evenings. Friends have urged her to open a shop, but she says, "Wait. Five years from now I may have a fashionable shop, but I know that then I can not have my mother."

One evening a hard-worked stenographer who commands a good salary was dining with an equally busy married friend, the mother of three little people. Said the stenographer as she leaned back in an easy chair after the babies had been tucked into bed: "I really ought to go right home and wash my hair, but it is such a tiresome task when I do it myself, and I hate to go to a hairdresser after night. They rush you through as if they were tired, too."

"Let me do it for you," suggested her hostess, "I have learned to do it for the babies, you know."

Her gentle manipulation of shampoo, towels, and brushes, was a revelation to the tired stenographer who wound up luxuriously before the open fire, with a new magazine to read during the final drying process. A few days later, she came back to see her friend with the proposition that she take a few evening customers among the stenographer's office companions. The little mother hesitated. She really needed the money. Rent and butcher's bills had both been advanced, but her husband's salary had not. Finally she compromised. She would do the work, but only on those evenings when her husband, who was a retail clerk, was obliged to work at the store. Such was the beginning. To-day she has a larger house with double parlors. The rear room she uses for shampooing and hairdressing, and the front room she rents to a manicurist.

"But," cries the woman in a small

town, "these women lived in large cities. What can I do in a town of five or six thousand inhabitants?"

Suppose you try. Women are very much the same, in small towns and in large, and in the smaller place there is less competition. For instance, away out in Colorado is a rough town, nestled among rich mines. The better class of women living there are the wives of mine superintendents, experts, engineers, and assayers—as a rule women who have been raised in gentle surroundings. The wife of a superintendent had just returned from a visit with New York friends, and she remarked that she missed very sadly the offices of the manicurist who had taken charge of her hands while she was in the East. The remark was dropped in the presence of a house-to-house cleaner, a general worker, mind you, whose husband had been injured in a mine accident, and who thought she could do better things than scrub floors and polish windows. She said to her patron:—"If I go to Denver and learn manicuring, do you think I could secure enough work here to keep me busy?"

Her patron was not sure.

"Well," persisted the little woman, "will you promise me your trade if I come back with a real knowledge of the work?"

The superintendent's wife said she certainly would. The miner's wife took part of the money her husband had received for damages, went to Denver, studied manicuring, came back, and started her work in her own little cottage, where people knew her. She makes home pleasant for her husband who, though crippled for life, is now employed as a watchman, and she has a good trade among the women for whom she formerly did the roughest of house-work for a mere pittance.

To study manicuring, go to the best parlor in your own city, and pay so much per lesson. In first-class shops, two dollars a lesson is charged and the learner must furnish her own subjects. That is, she is not permitted to practice on the hands of regular customers, but must bring with her some relative or friend who does not object to serving as a subject. One lesson of this sort a week, with constant practice each day, and six lessons in all, should be sufficient for the ordinarily bright and deft-fingered woman. This method is much better than taking a three or four months' course in a school, where you give your services all day as part payment for your training and pick up a smattering of all lines, shampooing, hairdressing, chiropody, in addition to the manicuring, yet learn nothing thoroughly. Patient practice at home is the surest road to proficiency, and there are father's hands, the neglected fingers of the half-grown brother, and perhaps the ugly little hands of a younger sister, with nails bitten to the quick, all excellent fields for the beginner to work in. In the meantime, let your friends know what you are doing. Never hide your light under a bushel, through false shame. Be proud that you are trying to help out the family finances. Be sure to tell your family physician of your ambitions, and your acquaintances in dressmaking and millinery shops. You never know when the opportunity will come for them to send you a customer. Keep your own hands in the pink of condition and your general appearance should be immaculate. That is the best advertisement for your work. For five dollars you can secure a complete manicuring outfit, including buffers, scissors, files, polishers, orange-sticks, creams, towels, bowls, and the inevit-

able pillow. In fitting up your manicuring corner in your home, bear in mind that the woman customer who is particular about her appearance likes to be served in dainty and sanitary surroundings. Have your table of white enameled wood or of plain pine covered with snowy oilcloth. Over this lay a plain white towel.

For the pillow on which your customer's hand will rest, have plenty of white cambric or lawn covers which you can wash. You will need at least a dozen soft linen towels a foot square. The bowl for softening the finger tips in tepid water is prettiest and cleanest looking in plain, thin glass.

What is Advertising?

BY NATHANIEL C. FOWLER, JR., IN AMERICAN INDUSTRIES.

Advertising, as Mr. Fowler points out, is one of the five parts of trade. It is consequently deserving of as much attention as any one of the other four parts. Unfortunately many business men do not give it even a fraction of this attention and yet wonder why it is that results do not follow.

THERE are five parts of trade:— First, there must be something to sell. Without something to sell, business is impossible. Second, there must be a place to sell it in. Without selling opportunity, there can be no business. Third, there must be somebody to sell it. Without the salesman there can be no trade. Fourth, there must be capital and management. Without these, business cannot be done continuously. Fifth, there must be something to tell somebody that there is something for sale and where it can be found. Without this something, which connects the buyer and the seller, business cannot be done.

This fifth part or condition—the something which brings the buyer and the seller together—is what is known broadly as advertising.

I will not discuss the relative importance of these five parts or conditions, because a trade cannot be consummated without the application of all five.

No one ever did business without advertising, although many success-

ful business doers have claimed that they did not advertise.

Everything which assists in bringing the buyer to the seller, whether it be the reputation, the store sign, the show window, the inside and outside appearance of the store, the letter-head, the circular, the handbill, the poster, the newspaper or magazine advertisement, is advertising; and some, or all, of these methods are employed by every working-for-himself-man, whether he be a blacksmith, a cobbler, the proprietor of a great department store, or an extensive manufacturer.

The business man need not consider whether or not he will advertise, because he will advertise whether he wants to or not. It is for him to consider what methods he will employ and how he will handle them.

This second condition—how he will handle them—is of vital consequence. Ninety per cent. of so-called advertising failures, or failures in advertising, have been due, not to the advertising medium or method, but to the handling of the advertising.

Fifty per cent. of our advertisers, whether they confine their advertisement to the trade papers, to the catalogue, or to the circular, or whether they are users of national or international publicity, receive less than one-half of what advertising is anxious to do for them, because they treat advertising as a side issue and not as an important part of their business.

Unless advertising is attended to with the same care that is given to the running of the factory and to the handling of the selling department, it will refuse to render unto the advertiser its full value.

I cannot understand the business philosophy and economy which employ the highest grade of executive talent for the management of the factory and the selling, and engage the feeblest help for the management of the advertising department and for the preparation of the advertising matter.

Thousands of American manufacturers pay from several to many thousands of dollars a year to superintendents of their factories and to the heads of their departments, and yet expect a fifteen hundred or two thousand dollar man to properly present to the public the goods which are manufactured with the utmost care and sold under the most improved methods.

Comparatively little advertising shows more than indifferent attention. Many a manufacturer will spend months in his private office, with his partners or fellow officers, and hold consultation after consultation, before he attempts to manufacture a certain article or commodity; and yet when all this work is done, and the factory part is ready, he expects a low-salaried man or woman to pro-

perly present his goods to the great reading public.

I cannot understand why ninety per cent. of advertisers willingly pay from several hundred to several thousands of dollars a page for an advertisement, and yet refuse to give more than five or ten dollars for the writing of it, and are unwilling to expend more than a few dollars more for its proper mechanical execution.

No properly balanced business man would attempt to make good goods in a poor factory, nor would he allow cheap workmen to handle an expensive product; yet this self-same man, with a modern factory and a splendidly organized selling department, will expect the cheapest kind of help to produce effective advertising.

I am not advocating the employment of the so-called advertising expert or doctor. The majority of these self-styled men and women know little about business, and, perhaps, less about advertising. They are frequently incompetent, either to advertise themselves or anybody else.

I know from experience that the successful advertiser is the one who considers his advertising as a legitimate and important part of his business, as one of the five pulling links in the chain of accomplishment. This man does not slight his advertising. It represents the quality and policy of his business. It is as good as any other part of his business. This man does not employ a cheap advertisement writer, nor does his advertising reflect his eccentricities or personal hobbies.

Many an advertiser has failed to make advertising pay, because the advertising represented the personal eccentricity of the advertiser or was the product of some relation or friend. Perhaps the advertiser is a patron of art, and his advertising

represents, not his business, but the ideals of an artist friend. Perhaps the advertiser has a precocious child who thinks he or she can write poetry, and the father pays thousands of dollars a year for the distribution of profitless rhyme. Perhaps the advertiser refuses to judge the buyer other than by himself, and his advertising is directed to himself and not to the public.

I have never known an advertising plan to fail where the business conditions were right and where advertising was considered a part of business.

Substantially all advertising failures that I know about occurred because the advertising did not represent the business and was not considered a part of the business.

Many an advertiser does not properly discriminate between advertising mediums. To him advertising space is advertising space of an equal value, whether it be the street car card, the sign on the rock, the poster, the calendar, the newspaper column, or the magazine page. He places his advertising either in ignorance or by prejudice. He does not realize that one publication of a large

and solid circulation may be worth more than ten other publications. He may refuse to pay a first-class advertising medium a dollar a line; and, instead, pay ten cents a line to twenty very poor mediums. In other words, he would pay two dollars for less than he can buy for one dollar.

He does not run his factory that way, nor does he run any other department of his business with the same untenable policy methods. When he buys his coal, he buys it by weight, and considers the quality of it; but when he buys his advertising, he buys it by superficial inches—by area, not by depth.

The best advice that I can give any advertiser, or would-be advertiser, is: Do your advertising as you do your business. Buy your advertising space as you buy your coal, machinery, or raw material. Apply the methods of business, which you have successfully used in the maintenance of your business, to your advertising. In this way, and in this way only, will advertising become a working part of your business, and unless it is an active part of your business, it has no business to be connected with your business.

On Living.

We live in deeds, not years ; in thoughts, not breaths ;

In feelings, not in figures on a dial.

We should count time by heart-throbs. He most lives

Who thinks most, feels the noblest, acts the best.

—Philip James Bailey.

Bringing Ships Into Port.

BY WILLIAM S. BIRGE, IN BROADWAY MAGAZINE.

Many are the safeguards provided by the Government to protect the in-coming ocean liners and direct their course into port. Lightships, buoys, lighthouses, bells, fog-horns, whistles and beacons are some of the agencies utilized. The writer tells the manner of bringing ships into New York and Boston harbors.

THOSE who live near rivers or harbors or along the coast see, perhaps, daily the buoys dotting the surface of the water, the lighthouses and lightships along the shores, and the little pilot boats which seem to sail aimlessly about, with big numbers on their sails; and while everyone knows, in a vague way, that all these things are to guide ships into port, yet very few know just how they all help the navigator.

A vessel is steered across the ocean by the compass, and by the altitude of the sun, moon and stars. By means of the heavenly bodies the navigator is enabled to ascertain the ship's position on the ocean within three miles at any time; but in entering rivers and harbors he must know her position within as many yards, sometimes, to avoid running her aground. A harbor may appear to be ever so broad, and its waters perfectly placid, and yet there be places where it is but a few feet deep. The deep water is usually found to be a narrow channel running through the shoal part, like a river under water. Sometimes there may be several such channels in one harbor.

These unseen channels must be marked out on the surface of the water in some way, so that a ship may be kept in them; and this is done by buoys, anchored along their course, and painted a particular color for each side. A large buoy, too, is anchored in the middle of a channel where it joins the ocean, and a buoy surmounted by a "perch"

and "day mark," where there is a sudden turn in the channel. Then, again, if there is an obstruction of any kind—such as a wreck or rock or shoal spot—it, too, must be marked by a buoy or beacon, and these must be painted to show what they mean.

With all these safeguards, a ship's captain coming from a foreign land, will usually anchor at the entrance to a harbor, and take on board a pilot. He will not trust to his own judgment, for a buoy may have been forced out of place by ice, or a colliding vessel, or some other cause too recent for him to know, while a pilot knows its condition intimately from constant travel through it.

A steamer approaching the United States from Europe comes upon a little schooner, cruising about, perhaps two or three hundred miles out at sea. If it is daylight a big black number may be seen upon her mainsail. That number marks her as a pilot boat; and if it is dark another sign tells her character—a bright, white light flares up at her masthead at frequent intervals, and then pales down to a steady glow. These pilot boats leave harbor with ten or a dozen pilots on board, and cruise outward along the track of vessels, placing a pilot on each incoming ship they meet, until none are left on board, when they return for more. Each pilot placed on board ship takes her safely into port, and then goes out again on board the first pilot boat he can catch. These pilot

boats are staunch little vessels, and often have to lie in wait through gales of wind and send their pilots aboard large steamers through perilous seas. When pilot boats belonging to different ports cruise together in the same grounds, they fly signals showing to what port they belong, and also have the name of the port painted on their sails.

When a big liner sights a pilot boat she steams up close to the little schooner and stops, while a rowboat comes alongside and a pilot climbs aboard. He brings some of the daily papers a few days old, and probably tells some of the late news, if there be any worth telling, and makes himself at ease the same as any passenger might do, for his duties do not commence until near the entrance of the harbor where his ship is bound.

When a ship approaches the land bound from a foreign port, the captain's chief aim is to make a "land-fall." That is to say, that he wishes to sight some well-known object on the shore which, being marked down on his chart, will show him just where he is and how he must steer to find the entrance to the harbor.

A special lighthouse is usually the object sought, and in approaching New York Harbor it is customary for steamers from Europe to first sight Fire Island Lighthouse, or if bound for Boston, the Highland, or Old Cape light. Besides the lighthouse, in either location, there is a signal and telegraph station. When, therefore, the liner steams in sight she hoists two signals, one of which tells her name and the other the welfare of those on board. The operator then telegraphs the Board of Trade, and also the ship's agents that she has been sighted, and that all on board are well or otherwise. The ship's course is then laid to reach

the most prominent object at the harbor entrance, if bound for New York, Sandy Hook Lightship. She is easily recognized; a big, cradle-shaped hulk painted red, with two stumpy masts having black, ball-shaped cages on top of them. If it were night she would be found by a light at her masthead flashing brightly white for twelve seconds and invisible for three.

The course from this lightship to the harbor entrance is laid down on the chart "west northwest, one-quarter west," and steering this course, a group of three buoys is reached. One is a large "nun," or cone-shaped, buoy, painted black and white in vertical stripes; another has a triangular framework built on it, and in the top of this framework is a bell which tolls mournfully as the buoy is rocked by the waves; while the third is surmounted by a big whistle, similar to those on steamboats, which puffs out a hoarse blast each time the buoy sinks into a heavy swell. These mark the point where ocean ends and harbor begins, and can be found in fair weather or in fog by their color and shape and noise. These are the mid-channel buoys at the entrance to Gedney Channel, the deep-water entrance to New York Harbor. Here it may be noted that mid-channel buoys in all harbors in the United States are painted black and white in vertical stripes, and being in mid-channel, should be passed close to by all deep-draught vessels. At this point the pilot takes charge of the ship, her captain becoming only an interested spectator so far as her navigation is concerned.

The water now seems to be dotted with buoys and beacons in the most indiscriminate manner, and on the shores around the harbor there seem

to be a dozen or more lighthouses. If you watch the buoys as the pilot steers the ship between them, you will see that those passed on the right hand side are red, and all on the left are black. The same arrangement will be found in all harbors in this country, all buoys on the right hand side of the channel are red, and those on the opposite side are black. Where there is more than one channel running through the same harbor, the different channels are marked by buoys of different shapes. Principal channels are marked by "nun" buoys, secondary channels by "can" buoys, and minor channels by "spar" buoys.

In Gedney Channel the buoys are lighted at night, the red ones with red lights, and the black ones with white lights, while off to the left is a little lighthouse known as Sandy Hook Beacon, which has in its lamp a red sector which throws a red beam just covering Gedney Channel. Thus this channel can be passed through in safety by night as well as by day. The pilot next sights two fixed white lights on the New Jersey shore, known as Point Comfort Beacon and Waacknaack Beacon, and he knows that by keeping these two lights in range, and steering toward them, he is in the main ship channel.

Only a short distance is now traversed when the ship comes to a point where two unseen channels meet. This is indicated by a buoy having a tall spindle, or "perch," surmounted by a latticed square. From here, if she keeps on her course, she will remain in the main ship channel, which, although deeper, is a more circuitous route into port; so, if she does not draw too much water, she is turned somewhat to the

right, and leaving the buoy with the perch and square on her right, because it is red, she is steered between the buoys which mark Swash Channel.

If it were night this channel would be shown by two range lights on the Staten Island shore, known as Elm Tree Beacon and New Dorp Beacon, both being steady-burning, white lights; but if we enter by daylight, when half through Swash Channel we notice a buoy painted red and black in horizontal stripes. To this is given a wide berth by the pilot. It is an "obstruction" buoy marking a shoal spot or a wreck. Its colors are to indicate this, and also that it may be passed on either side. All such buoys are warnings to navigators to keep away from the spot which they mark.

All these guides to navigation of the harbors and inland waters of the United States are in charge of the Lighthouse Board, a branch of the Treasury Department. The whole country is divided into districts, and to each is attached a small steamer, called lighthouse tenders, whose duty it is to go out and pick up buoys for repairs, put down new ones, and to take oil and supplies to the lighthouses and lightships. A lighthouse tender is recognized by a small, white triangular flag at her masthead, bordered with red and having a lighthouse printed in the white field.

The channel buoys are all numbered in their order from the seaward end of each channel, the black buoys having odd numbers, and the red buoys even numbers. If there are several channels into the same harbor, the initial letter of each channel's name is painted on the buoys.

All buoys except small spar buoys are made of plates of boiler iron,

bent into shape and riveted together, painted inside and out, and made water tight. They are also divided into water tight compartments, so that if punctured by a colliding vessel they will not sink. Sometimes these buoys get adrift and are found far out at sea, but are chased by a tender as soon as their absence is discovered, and are brought back or new ones put in their places.

A number of years ago a buoy went adrift and was picked up, six weeks later, off the coast of Ireland. It was anchored there in commemoration of its long voyage and a new one put in its place.

All changes in the position of buoys and lightships are published promptly in pamphlets called "Notices to Mariners," which are distributed thoroughly by well-organized means. A few years ago one of our

new cruisers was approaching New York Harbor from the West Indies in a thick fog. Sandy Hook Lightship had been found, the usual course laid, and the ship was steaming onward at full speed, her captain, having formerly been an inspector for that very district, feeling that he knew his way into port as well as any pilot. Presently, however, he was startled by the cry of breakers ahead! A large hotel soon loomed up, and the ship was backed at full speed astern. They had barely escaped running high and dry on Rockaway Beach. When they got into port they learned that Sandy Hook Lightship had been moved from its former position, and that the notice to mariners had been mailed to the captain of the cruiser, but failed to reach him before he sailed from the West Indies.

The Future Office Building.

BY M. G. REEVES, IN INSURANCE ENGINEERING.

Fireproof in every respect will be the office building of the future. Not only will the building itself be fireproof but all the furniture and fittings, desks, tables and chairs will be constructed of incombustible material. Offices, "ready-made," will be the order of the day and moving will be an extremely easy matter.

WHAT a pleasing prospect for the office man of the future!

He sits in his office surrounded by fireproof walls, floors, roof, window frames, doors, casings, desks, tables, cabinets, furniture, and, possibly, clothed in fireproof wearables. How frightful the retrospect when he recalls the days of 1905 and the combustible surroundings which every minute threatened to destroy him.

Is this a dream? No, dreams are transitory, while this condition now is becoming an actual fact.

In the city of Pittsburg there are

two large office buildings in which the tenants are furnished either a fireproof vault or steel cabinet for the protection of their private documents, thus, in a sense, rendering the so-called fireproof buildings doubly fireproof.

"Ready made offices" are not a dream. The owners of these buildings can realize from 5 to 10 per cent. additional rental with an innovation of this character, and at the same time can be happy over the prospective reduction in insurance which must result.

It is the first cost that is troubling

some of our office building projectors. A second and larger cost, however, is experienced when the building burns and the time of rebuilding comes.

How many professional men are to be found who are not willing to pay additional rental for an office or suite of offices containing full and complete equipment, such as steel cabinets and cases, desks and tables, or practically everything that can be built of steel, needful in such an office?

The professional man simply walks into his new office, carrying under his arm documents, records, etc., and fills the cases awaiting them. No dragging along of dried and inflammable desks, and chairs and dangerous cardboard cases for filing purposes, which, through the medium of a mouse and a match, would be destroyed and endanger the entire building. No mouse or other vermin will tolerate steel fixtures.

Did you ever hear the story of the village trustees who employed a carpenter to build a "calaboose"? Well, they wanted it finished as cheaply as possible, but did not instruct him as to the kind of latch to use, so the man put a wooden one on the door. Naturally, the first prisoner made his escape by whittling away the latch, and then the trustees condemned the carpenter for his negligence.

The carpenter was not so much to blame as were the trustees. Precaution should have been taken at an earlier moment to make everything secure.

An incident in the writer's experience occurred not more than a year ago in a very large New York banking house. Several porters entered the file room with what turned out to be an explosive cleaning fluid, to

clean up after banking hours. Three of the men were hauled to the hospital, suffering from severe injuries. A few days later the banking company ordered an entire steel equipment for this file room, as well as for several other rooms which required protection. A large loss from the destruction of valuable papers resulted from the explosion and the fire which followed. The national government has taken cognizance of the general utility and preventive, as well as protective, measure of steel equipment and devices, and nearly all the new equipment now being placed, where valuable records are to be kept, is being formed of steel.

Several State legislatures have passed laws to the effect that nothing but steel should be used in the equipment of offices and vaults where valuable documents and records are filed, one State actually requiring that all present wood contraptions be sent to the junk pile or furnace for kindling. They are taking precautions and thus will avoid "double cost."

Our banks, insurance companies and large corporations are realizing the importance of such a step. If our national government and State officials realize the necessity for such equipment, why are the same precautionary measures not a good thing for office building owners?

We are told again, it's the first cost. How long will it take the owner of such a building which is thoroughly and completely equipped with steel furniture to recover the slightly increased expense in outfitting, when he is receiving increased rentals and his insurance rates are correspondingly decreased?

The deduction is simple and the problem an interesting one. Let us

recall some of the more recent conflagrations in large cities where large office buildings were destroyed. How many dollars were lost through not taking preventive measures? How many offices, equipped with steel devices, saved their owners thousands of dollars through incombustibility of the equipment and, consequently, the preserving of valuable papers and records?

The experimental stage has passed and we are furnished with impressive facts. I believe that the steps taken by the Pittsburg owners are the seed through which larger and more complete protection will be given to interior furnishings in the near future.

A structure built according to such specifications and furnished throughout with steel would lead our fire underwriters to acknowledge the justice of a reasonable and greatly re-

duced insurance rate, making the fire hazard practically inconsequential.

Gradually, architects and engineers are arriving at a conclusion where facts are ever present, showing that no matter how fireproof a building may be, and although it has such trim as steel casings, doors, etc., if it is not supplied with full steel equipment, it may prove a "furnace" when the fire does come.

The future realization of a thoroughly fireproof building is not only to equip it with steel vaults and cabinets, but have every movable piece of furniture constructed of steel.

The steel millennium will come some day. It remains, however, for some enterprising and far seeing promoter or builder to take up this all important question and lead the van in erecting and equipping office buildings which will not alone be protective, but preventive of fires.

The Revision of the German Tariff.

BY N. I. STONE, IN REVIEW OF REVIEWS.

Thoroughness has been the characteristic note of the recent German tariff revision. The time spent in the work covered many years. A tariff commission was appointed long before existing treaties should expire, and this commission went to work and made the most minute investigations. The process of framing the new tariff went through many stages before the task was completed.

IN connection with the pending tariff negotiations with the German Empire, a good deal has been said about the new and the old rates of duty in the German tariff, but comparatively little is known of the way the Germans "went at it." Yet the history of the tariff revision in Germany is so characteristic of the individual and natural traits of the people of that country, and at the same time so instructive when compared with our own legislative

methods, that a brief account of it may prove both entertaining to the layman who takes an intelligent interest in public affairs and interesting to our public men.

The Germans have a way of moving "slowly but surely." The last time they had revised their tariff was in 1879, when Prince Bismarck became a convert to protection. Even at that time, however, the arrangement and the wording of the tariff schedules were left substantially the

same as adopted in the early part of the nineteenth century, and only the rates were considerably increased.

Since 1879 no tariff revision had taken place, but in 1891 the government inaugurated a new policy of concluding commercial reciprocity treaties, by which several of the rates were reduced in favor of the countries with which such treaties were concluded.

These treaties were all to expire in December, 1903, and in anticipation of that event the government set about preparing for a new series of treaties. As the old tariff in its method of classification and technical construction of its schedules had remained practically unchanged since the beginning of the nineteenth century, and as the agricultural interests were clamoring for increased protection, it was thought best to elaborate an entirely new scheme of schedules and system of classification, which would be more in accord with the specialized products of modern industry. The German Government began preparations for the drawing up of a new tariff scheme in the early part of 1898—almost six years before the old commercial treaties were to expire.

The work of preparing the new tariff was carried out largely by two departments, the treasury and the interior.

While the treasury officials were assigned to the technical work of drawing up the schedules, the minister of the interior proceeded to enroll the co-operation of the business world for his part of the work. One of the first steps was to create a "Special Commission for the Elaboration of Measures for Furthering Commerce" (*Wirtschaftlicher Ausschuss zur Vorbereitung Handels-Politischer Massnahmen*). The com-

mission consisted of thirty members, one-half of whom were appointed by the chancellor of the empire on the recommendation of the German Agricultural Association, the German Association of Chambers of Commerce, and the Central Association of German Manufacturers, each of the organizations being represented by five members; the other fifteen members were appointed directly by the chancellor in the following manner: six representatives of the agrarian interests, five from manufacturers, and four representatives of wholesale trade.

As the five members recommended by the German Association of Chambers of Commerce included three manufacturers and only two representatives of the export trade, the composition of the entire commission was as follows: Eleven agrarians, thirteen manufacturers, and six representatives of commerce. Of these, twenty-one were avowed protectionists, while the views of the remaining nine were uncertain. Considerable criticism was made later in the debates in the Reichstag, as well as in the press, regarding the make-up of the commission, charging the government with deliberately "packing" the commission with protectionists. The chancellor was blamed for ignoring the precedent established by Bismarck at the time of the tariff revision of 1879, when representatives of labor and of the middle classes, including artisans, tradesmen as well as consumers, and professional men were invited.

The government defended its action on the ground that the commission was engaged on purely technical work, and therefore had to be made up of men whose practical experience qualified them for the work laid out for them. As to the representation

of various other interests and parties, the chancellor thought it was a matter that fell within the scope of the Reichstag, which would no doubt give the various interests an opportunity to make themselves heard before the Reichstag committee having the tariff bill in charge.

As the object of creating the commission was to obtain information of a practical character which would throw some light upon the needs of the German industries, the first task assigned to the commission was the collection of data as to the output and value of the products of German industries, their sources of supply of raw material, and the markets serving as outlets.

The questions asked by the commission of the manufacturers related to the number and extent of machinery and steam power employed in their factories, the number of men engaged, the wages paid, the quantity of domestic and foreign raw material used, the quantity and value of animal products, and the quantity and value of sales at home and abroad. The list of questions wound up with this query, What suggestions have you to make as to measures to be taken for the encouragement of the production and exportation of the articles you manufacture, especially with regard to foreign competition at home as well as abroad?

These questions were sent out to more than fifty manufacturers, of whom more than 92 per cent. replied, thereby providing a mass of data and other information which proved invaluable to the work of the commission.

In the meantime a draft of the new tariff was prepared by the Treasury Department, and, before the close of 1898, copies of the draft were sent out for criticism and suggestions to

the governments of the states constituting the empire and to the imperial ministry of the interior.

The draft was now discussed by tariff experts and customs officers of the constituent states, as well as by the officials of the ministry of the interior.

After the copies of the draft were returned to the Treasury Department by the different government institutions, with their criticisms and suggestions, the treasury officials recast the entire draft, and in the fall of 1899 sent out the new draft to the same bodies. The new draft was gone over with the same care as the first and returned to the Treasury Department.

After remodeling the tariff schedules in accordance with the new suggestions, the treasury submitted the draft in its completed form to the commission on January 17, 1901—i.e., after nearly three years' preparatory work on the part of the government officials.

The commission did not confine its labors to the work of its own members, but in addition to that consulted recognized leaders in the business world, technical and economic experts, chambers of commerce and national associations of manufacturers organized by industries. In all more than two thousand experts took part in the work.

While the hearings of the various experts were conducted by the commission, the replies from the manufacturers and the farmers to the inquiries sent out by the commission had all come in and were sifted and analyzed by the commission with the aid of technical and statistical experts. The results, when compiled, were not made public, but turned over to the treasury.

Thus, the two bodies—namely, the

commission of business men and the treasury officials—starting at the beginning upon distinct lines of procedure, were now, after nearly three years' effort, in a position to exchange the results of their preliminary work. The commission took up now the draft of the tariff schedules, prepared by the treasury officials, while the latter undertook the study of the results of the statistical inquiry of the commission, which were to be used as a basis in working out the different rates.

The rates set down by the treasury officials for the different tariff schedules were accompanied by detailed statements, in which the statistical data obtained by the commission were used as a basis for determining the degree of protection required by the various products.

When the entire tariff was thus completed, the whole draft, consisting of the schedules, rates of duty, and the explanatory statements on which the rates were based, was sent out again by the Treasury Department to the various departments of the imperial government interested therein, as well as to the separate governments of the constituent states, and to the commission.

After recasting the entire tariff once more in accordance with the suggestions received from the bodies just mentioned, the Treasury Department was finally in a position to submit the draft of a new tariff law to the Bundesrath (Federal Council) for its approval.

The bill was published in the official Government Gazette on July 25, 1901. As the various preliminary stages described above were conducted in secret sessions, the public at large now got the first opportunity of examining the proposed tariff law.

The Bundesrath passed the bill

with a few unimportant changes, and it was now laid before the Reichstag, November 25, 1901.

By this time the various industrial agricultural and commercial organizations had had time to examine and criticize the bill, and were prepared to bring pressure on the members of the Reichstag and to give expression to their views in the press.

After devoting nine days to a continuous discussion of the bill on its first reading, the Reichstag turned it over to a committee of twenty-eight members, in which the various parties, from the ultra-protectionist conservatives to the radical socialists, were represented. The majority of the committee, however, was protectionist, and it gave no end of trouble to the government, insisting on raising still further the already increased rates of duty on agricultural products. The struggle in the committee proved so intense that in spite of its continuous sessions, both during the sessions of the Reichstag and after the adjournment of the latter, no agreement could be reached until October, 1902—i.e., after ten months' continual work.

The bill, as finally reported to the Reichstag from the committee, with rates greatly increased, pleased nobody. The secretary of the interior, who had charge of the government tariff measure in the Reichstag, exclaimed: "I fear that our commercial armor will prove too heavy for a successful struggle." The conservatives, representing the agricultural interests, thought they needed more protection, and the radicals and the socialists denounced it as robbery.

It was soon perceived that only heroic measures could save the tariff from wreck. Accordingly, the government and the conservatives agreed on a compromise, by which the former accepted the increased rates adopted

by the committee, and the latter agreed to vote with the government on a motion to cut off the debates and to vote the measure as a whole. This was carried over the vehement opposition of the Left, and the bill became a law and received the Emperor's signature on December 25, 1902.

The government was now ready to enter into negotiations with the differ-

ent foreign countries for the conclusion of commercial treaties based on the new tariff. It took two years to conclude the new commercial treaties, which were ratified by the Reichstag and received the sanction of law on February 22, 1905. One year's notice was then given to the outside world of the termination of the old tariff, which will give place to the new on March 1, 1906.

E. D. Smith, M.P.—Successful Canadian.

BY D. B. GILLIES, IN CANADIAN GROCER.

A succession of successes is the alliterative phrase with which the writer characterizes the career of Mr. E. D. Smith, M.P. Denied the profession of a civil engineer on account of weak eyesight, the young man bravely faced the situation and took up the work that lay to his hand, to wit fruit-growing on his father's farm. This was the beginning. To-day we have the successful farmer, nurseryman, manufacturer and member of parliament.

FARMER, fruitgrower, nurseryman, wholesaler, manufacturer, member of Parliament—these are some of the honorable titles belonging to Mr. E. D. Smith, member of Parliament for Wentworth, who alone of the opposition candidates weathered the bye-election gales of November 22 and will represent his native constituency at Ottawa for the remainder of the present Canadian Parliament.

Indeed, Mr. Smith's life has been a succession of successes. Difficulties have been to him only so many things to be overcome. The effectiveness of hard work and persistency has seldom been better exemplified than by the subject of this sketch, who might well be taken for a model by the youth of this country who have their fortunes to make.

Mr. Smith was educated at the high school in Hamilton, intending to follow the profession of a civil engineer. He was a bright student and had secured the Gilchrist scholarship

(which entitled him to a four year course at London (England) University with all his expenses paid and pocket money as well), when his eyesight was affected by over-study and he was compelled to give up all thought of further pursuing the course to his intended profession.

Such a disappointment would have discouraged many a young man, but E. D. Smith was made of sterner stuff.

There was the old homestead and farm back in Saltfleet Township under the mountain, a hundred and seventy acres of good Ontario land that might well employ the best thought and energy of any ambitious young man, and the future M.P. was not without ambition.

It did not take long for the fact to be borne home that the prospect for rapid advancement in ordinary farming was not overly encouraging. New paths had to be blazed, new sources of wealth unearthed.

The young man showed such aptitude and steadiness that at 25 his father gave him half the homestead and sold to him the other half for \$5,000, and E. D. Smith set to work to win his fortune and pay off the debt on the farm.

Fruit-growing seemed to the young man to offer good prospects, although at the outset a costly affair entailing heavy expenditures with little or no income; and he bent his whole energies in this direction. It required grit and faith, but in time the orchards began to bear fruit and the tide of fortune to turn.

But the fruit business was not without its drawbacks. When the crops were heavy the markets were overloaded. Every fruit grower seemed to think it necessary to send his fruit to the few large centres. Gluts were the consequence, with prices below a profitable level. The situation required a mind of executive capacity. Mr. Smith had a theory that by developing the smaller towns and villages throughout Canada he would have a regular market for his fruit without the demoralizing conditions that prevailed at times in the old centres. The theory was soon shown to be correct. Mr. Smith found he could not only readily dispose of his own fruit at profitable figures, but that the demand was such as to make it necessary for him to buy fruit to fill his orders. Thus came the development from a fruit-grower to a wholesale distributor.

In 1886 Mr. Smith added to the 170 acres that formed the homestead, the farm at the foot of the mountain on which he now resides. As his business of fruit-growing and fruit-buying gradually increased other farms were secured, until now Mr. Smith has under cultivation 750 acres.

It must not be thought that in his fruitgrowing and allied occupations old line farming was neglected. Mr. Smith is still the proud owner of 25 head of fine cows and raises sufficient hay and oats to winter his stock and to provide provender for his stable of horses, a large number being required on the estate.

Success is the result of building on foundations already well and truly laid rather than in launching into enterprises concerning the requirements of which we are uninformed.

About fifteen years ago the fact began to loom up very largely before Mr. Smith's vision that we were importing very large quantities of nursery stock from the United States. Why not grow our own? seemed a pertinent question to which no satisfactory answer could be given. The conditions in the Grimsby district were all favorable, and the requirements of the fruit men known. Mr. Smith began raising nursery stock. The venture was a success from the beginning and for some years past Mr. Smith has been among the two or three largest nurserymen in Canada.

At present, of the 750 acres of land managed by Mr. Smith, 250 acres are in fruit, about 250 in nursery stock, and the balance in ordinary farm crops, a portion of which being land in preparation for nursery stock.

The most recent phase of the fruit business upon which Mr. Smith has entered is that of manufacturing. In connection with his fruit shipping business, which for a number of years past has amounted to between 300 and 400 cars per annum, the possibilities of a jam and canning factory became apparent. It looked like a good investment and so a little over a year ago Mr. Smith erected a factory for manufacturing jam and can-

ned fruit, the building for which cost about \$15,000.

Here again Mr. Smith's genius for being just a little different from anyone else made itself manifest. There were many concerns putting up jams and jellies and canned fruits in tins. Mr. Smith figured it out this way: Canada is growing richer and richer; the consuming public are becoming more able and willing every day to buy a first-class article and pay the price for it. At the present time we are importing some million pounds of high class pure jams and jellies from England and Scotland. It is only reasonable to suppose that these can be made in Canada of equally good quality and at less price, particularly if the factory is located right in the midst of the orchard where the fruit can be secured freshly picked and direct from the trees.

Mr. Smith regarded this venture much in the light of an experiment, knowing how difficult it is to sell goods at a high price when apparently similar goods are on the market at a lower figure, and did not anticipate a large sale the first season.

He was agreeably disappointed. He placed his goods on the market in an attractive shape and advertised them on the ground of purity and quality, and has already found a large class of people who are willing to give his products a trial and on trial become regular customers.

It is interesting to note despite the variety of Mr. Smith's interests how well they work in together. He grows fruit trees. The big rush in handling these is in the spring when not busy with anything else. He grows fruit in considerable quantities, which enables him to keep in close touch with the probable quantities which are likely to come upon the market at a given time. If he finds on his trees a very heavy crop of a certain variety of plums, grapes or peaches, he can pretty surely surmise that his neighbor will have a similar crop at about the same time, and can arrange for his market accordingly. Finally, if in shipping the fruit he finds there is an over-supply of peaches or any other fruit, such as likely to depress the market, he can turn the surplus into his factory, where it will reappear in the form of jam or preserved fruit to meet the demand which comes into play later during the fall or winter.

The fact that Mr. Smith's factory is located on his farm and communicates with the city only by means of the telephone and radial railway is significant. Indeed, it is no rash hazard to predict that with the development of radial railways and power lines throughout older Ontario similar industries will spring up all through the country and the centralizing movement that has been noticed for so long be checked.

One's Possibilities.

Insist on yourself; never imitate. There is at this moment for you an utterance brave and grand as that of the colossal chisel of Phidias, or the pen of Moses or Dante, but different from these. If you can hear what these patriarchs say, surely you can reply to them in the same pitch of voice.—EMERSON.

The Fight for the "Open Shop."

BY ISAAC F. MARCOSSON, IN WORLD'S WORK.

The great struggle going on at present between capital and labor centres about the "open shop." It was on this principle that the Chicago teamsters' strike was fought out, and it is the same principle over which employing printers and the typographical union are now struggling.

TWO years ago no Chicago teamster dared to appear on his waggon without wearing the yellow button of his union, the Teamsters' Joint Council, which was the largest and most powerful union organization in the city. "As the teamsters go, all labor goes," was the saying. I stood at Washington and State Streets then and watched them drive by—the arrogant overlords of a great community's business. A month ago I stood at the same corner. One out of every four teamsters that passed wore the yellow button. It was no longer the badge of a defiant labor autocracy. The fierce strike in the spring had disrupted three teamsters' "locals" and broken their council's solid front. A non-union driver can now go through the streets without being assaulted or having his team wrecked. Hundreds of union men do not wear buttons. It was a victory for the open shop, the issue around whose far-flung battle line a great industrial fight is being waged.

What has happened in Chicago is happening in nearly every city in the country. Everywhere the excesses of labor unions and the abuses of their power are being resisted by strong organizations of employers. The employer is no longer the isolated prey of a powerful union. Organization has been met by organization and labor is combated by its own methods. To-day 500 employers' and other kindred associations, representing more than 100,000 employers, con-

front organized labor in the struggle for the maintenance of the open shop.

Now what is the open shop? Ask an employer and he says, "The right of any individual to work where and how he pleases without restriction or domination."

Ask a union man and he says, "The weapon for the destruction of the unions—a step to the non-union shop."

The tyranny of unionism precipitated the fight for the open shop. Primarily the causes are these.

(1) The restriction of product, which prevented able-bodied men from doing more work than the union rules imposed, often causing widespread idleness in shops and loss to employers.

(2) The limitation of apprentices, which deprived boys of the opportunity to learn trades.

(3) Interference by shop stewards and walking delegates with control of factories.

(4) Contempt for the authority of the employer and the law.

(5) The sympathetic strike, which forced thousands of employers into a contest in which they had no interest.

(6) The boycott, which blacklisted goods made in shops where union labor had been deposed.

The unions used to make joint agreements with employers to do certain things, but principally not to do things. But the "business agents," paraphrasing a New York politician's

picturesque remarks about the Constitution, asked, "What is a little thing like an agreement between unions?"

Thus agreements, principally to refrain from going on sympathetic strikes, were broken. The thralldom of employers and manufacturers is as old as the history of organized labor. They declared that the unions were running their shops and that they had no voice in the conduct of their own business. Competition made one employer profit by the labor troubles of his rival. The employers stood wide apart: the union workers stood together. The unions always won. In one year the losses from strikes were estimated at \$114,000,000.

Then came the organized revolt. It began at Dayton, Ohio, known as "the banner town of organized labor." Strikes had demoralized business. One day in 1900 the employers asked one another, "Why don't we organize and fight?" Then they formed the first employers' association in the United States; and, in a year, union aggression had ceased and the open shop was a reality. A year later the Employers' Association of Chicago, the largest and most militant of all associations of employers, was organized. It fought the unions in the stronghold of unionism. Its principles were "the open shop, no sympathetic strikes, no restriction of output, and the enforcement of the law." But the open shop was the principal issue. The example of Dayton and Chicago was quickly followed in Louisville, Indianapolis and other cities of the Middle West and East.

But they were having labor troubles in the farther West too. The Western Federation of Miners, for example, had run riot in lawlessness in Colorado and street-car operators

were terrorizing towns in Montana. The people, some of whom remembered the days of the Vigilantes, took the law in their own hands. This was the beginning of citizens' alliances. They, too, made the open shop their battle cry, but instead of being organizations of employers exclusively, they embraced citizens generally and employees. Out of these emergency organizations has grown the Citizens' Industrial Association of America, now numbering nearly a hundred organizations.

Thus there developed two kinds of agents working for the open shop—the employers' associations of the East and the citizens' alliances of the West.

In the meantime, the National Association of Manufacturers, now composed of 3,000 firms and individuals, which had been originally formed to develop our export business, turned its attention to checking what it considered a strong menace to industrial peace—the enactment of a national eight-hour law and the anti-injunction bill, which the American Federation of Labor persistently sought to get through Congress. With the election of Mr. D. M. Parry, of Indianapolis, as president, the Association joined actively in the constantly growing movement against the unions. The fourth important agent was the American Anti-Boycott Association, organized to fight the boycotts instituted by the union hat-makers of Danbury, Conn. It used the injunction instead of the policeman and the strike-breaker, and it was just as effective.

One morning organized labor woke up to find arrayed against its hitherto impregnable line these four organizations whose members, banded by a common oppression, were dedicated to a mutual purpose—to curb the ex-

cesses of unionism and to secure the open shop. Let us see what they have done.

You will remember that the Chicago union teamsters (they number 35,000) had dominated the situation there and been a menace to its industrial peace and prosperity. But they are not so powerful now. Go to Sixteenth Street and Wabash Avenue, and you will see a big brick building with a sign "Employers' Teaming Company." Every day 150 teams come and go. The drivers wear no yellow buttons. Posted in a dozen places throughout the barn are these rules, the Chicago employers' declaration of industrial independence.

"Drivers at this stable must report for duty to the superintendent in charge and perform such work as he may direct.

"Any interference or discrimination of one driver against another by reason of his belonging or not belonging to any organization shall be considered cause for the discharge of the driver making such interference or discrimination.

"Absence from duty without giving a satisfactory reason or securing permission from the superintendent in charge, will be considered sufficient cause for dismissal from the service.

"Proof that any driver has unnecessarily obstructed the free movement of any conveyance on the streets will be considered sufficient cause for the discharge of such a driver.

"Drivers will not expose upon their person any button, badge, or pin, as they are objectionable to the employer."

The Employers' Teaming Company which was formed during the last teamsters' strike, has become a permanent business institution. Its teams, which went through the storm of bullets and bricks then, now move

unmolested in any part of Chicago. Its incorporators are all members of the Chicago Employers' Association and include such firms as Marshall Field & Company and Montgomery Ward & Company. It owns 150 teams and nearly 400 horses. It is open shop from end to end.

"We could do three times as much business if we had the teams," said the manager, Mr. E. L. Reed.

The Employers' Teaming Company has placed in the hands of the Chicago employers a powerful weapon for defence in strikes. Before it was organized, they were at the mercy of the union teamsters, the aggressors in nearly every labor disturbance. When they struck, business was tied up. Now the employers have only to increase their own teaming force to be independent and to keep their business moving.

Take the clothing trade, one of Chicago's largest industries, for another example. Three years ago all the shops were closed. Now they are all open, displaying this card:

"We run open shops free from union dictation, business agents, and shop stewards, where the best workmen receive the best pay."

There are peace and prosperity in the clothing industry in Chicago today. You don't see signs outside the shops, "Cutters wanted" or "Coat hands wanted," for the employers have their own labor bureaus. We shall see presently what these labor bureaus do.

Three years ago the machinists of Chicago were forcing agreements on the metal trades, "that only members of their union should be employed." To-day every machinist employed by a member of the Chicago Metal Trades Association signs an individual agreement, agreeing to work in an open shop and asking that there

be no discrimination against the union.

Go into any machine shop of the Chicago Metal Trades Association (and their membership is five-sixths of all the shops), and you will see the open-shop rules hanging where every man can see them. Among them are these:

"There shall be no restriction of the opportunities for deserving boys to learn a trade in this shop.

"There shall be no arbitrary limitation of the amount of work a workman or a machine may turn out in a day. We will not countenance any conditions which are not fair and which do not insure a good wage to a good workman."

The first is aimed at the union limitation of apprentices, the union contention being all along "that it is not fair to train too many skilled men." At one union's limited rate of training apprentices, it was estimated that the craft would die out in fifty years! The second clause prevents restriction of output. There is no scarcity of men, because the Chicago Metal Trades Association maintains a labor bureau.

What has happened to the metal trades had happened with the brass workers. The brass manufacturers got tired of "restricted output," and they organized themselves and declared for the open shop. The union struck: their officers and the "business agent" are still out, but many of the men are back at work, in open shops.

The Carriage and Waggon Makers' Union had a strong organization. When the employers were rushed with orders, the men decided to make excessive demands. The employers met them with blank refusal.

"We must keep these shops open and running," they said. They lent

each other men to do it. They filled each other's orders. There was co-operation among competitors. But they won, and their shops to-day are open. Every employee signs an agreement which contains this clause:

"We, the undersigned employees of —, hereby agree to continue in their employ and faithfully and intelligently to work for them to the best of our ability, and to their best interests, until December 31, 1905. We also agree not to unite with other employees in any concerted action with a view to securing shorter hours, greater compensation, or interfering with the free conduct of the business of said —, in any manner."

Agreements still prevail between employer and employee, but they differ from the kind that the unions used to force.

A dozen other cases might be cited where the open shop has been established in Chicago. It includes the sash and door manufacturers, the packers, the master cleaners and dyers, the paint dealers, the furniture manufacturers, the cigar manufacturers, and the paper-box makers. In each of these organizations the employers are strongly organized and behind them is the Employers' Association, which has grown from thirty-two members in 1902 to 2,000 to-day. It has made every employer's fight its own fight. It fought and won the fight against the teamsters. Its work summed up is this: It has secured the open shop in establishments employing 114,740 men. It has a free employment bureau.

I asked Mr. Frederick W. Job, secretary of the association, how the fight would be continued, and he said: "The efforts of the association will be largely for the further establishment of the open shop and the elimination of the principle of the limita-

tion of output and of apprentices. In 90 per cent. of the industrial conflicts during the past four years, the open shop has won. We believe that the open shop is merely the embodiment of President Roosevelt's apt expression, 'a square deal, no more, no less.' "

But what is union labor in Chicago doing in the face of this battering? Two years ago, after a swift campaign, provoked by the activity of the Employers' Association, the membership of the Chicago Federation of Labor was 250,000. To-day it is scarcely 200,000.

"How is organizing coming on?" I asked District Organizer Fitzpatrick, who in one year added 40,000 members to the Federation.

"Not much doing now," he said.

"Why?" I asked.

"It's hard to organize after losing strikes," he said.

Chicago's domination by organized labor has for many years been duplicated in San Francisco. They have no employers' association to oppose it. Instead, there is an aggressive citizens' alliance, with 17,000 members. In an election for mayor in which the two leading parties were sharply divided, the union labor candidate was elected. Then unionism ran riot. Everything and everybody was unionized. The newsboys, the sandwich vendors, even the girls who sold chewing gum on the street, were organized. Civil service in municipal affairs gave way to the closed shop. Then the Alliance got to work, and a change came, especially on the water front, where every man who worked or loafed belonged to some organization.

A vast business is done on the water front. Ships come and go from a hundred ports. One day a big ship came in from Tacoma, where there

was a strike among the stevedores. Its cargo had been loaded by non-union men. The San Francisco stevedores refused to unload it. Then, the ship owners said: "We will have it anyhow." They drove the union men from the docks and guarded the non-union men who went to work. This uprising resulted in the Water Front Association, composed of every employer with interests in a ship or shipping. To-day they maintain an open shop.

The opposition to union domination has reached the point in San Francisco when the Democrats and the Republicans put aside their party differences and fuse to defeat the union labor candidates.

Then there is the case of Los Angeles, where General Harrison Gray Otis fought and won a notable fight for the open shop in his paper, the Los Angeles Times. Without provocation, the International Typographical Union declared a strike. General Otis says, "It was not for wages but for the control of our business and the domination of our property." He had been a soldier and he resisted boycott, picket, and the combined attacks of the allied labor strength of the Coast. He filled his shop with non-union men. they are still there, and the paper is more prosperous than ever.

This is the employers' and citizens' spirit that is sweeping the whole state. The fourteen California Citizens' Alliances have organized a State Federation which meets once a year.

We have seen what has happened in Chicago and San Francisco. How about New York, where for years unionism has been strongly entrenched and where the walking delegate has been a dictator?

It is first necessary to understand

these conditions: In Chicago the unskilled (and therefore more ignorant) workers dominate labor councils, while in New York the skilled and more intelligent workers are in the majority. Hence the situation in New York has been more difficult to handle. But the story of what the New York Metal Trades Association did to the Marine Trades Council is typical of the new conditions.

The Marine Trades Council is (or was) composed of the walking delegates of the unions working in the shipyards about New York. Chief among them was the Brotherhood of Boilermakers and Iron Ship Builders. They tyrannized the employers, for example, by doing half a job on a ship that had a contract to be ready to carry the mails under penalty for lack of promptness, and then they made an excessive demand. The ship builder or owner was helpless. He was obliged to yield. But they became tired of this domination and organized the New York Metal Trades Association, composed of men and firms who build and repair ships and manufacture boilers, engines, and machine tools. They declared for the open shop, but did not discriminate against any man who belonged to an organization. Then trouble began. The boilermakers demanded that the Townsend-Downey Ship Building Company should discharge two non-union men. The employer refused and the Metal Trades Association took up his fight and backed up his refusal. A sympathetic strike was called and 3,128 workmen went out because of the two non-union employees. The employers found out that the walking delegates had lied to the men by telling them that it was a strike against the introduction of piece work and longer hours. Then they printed a statement of the facts

and put it in the pay envelopes of the strikers. This presentation of the real cause of the strike, and the aggressiveness of the employers in replacing men, raised such a protest in their "locals" that the strike was called off, but only after the employers had forced an agreement that they might employ and discharge any employee whom they saw fit and would permit no interference by walking delegates with the men while at work. But when the agreement expired, there was a demand for a closed shop, which was promptly met by a refusal; and the boilermakers struck. Then the employers established a labor bureau and filled the places of the strikers with non-union men. They are still at work, and alongside of them are as many of the former strikers as have been able to get jobs. The walking delegate who precipitated the strike himself applied to the bureau for a place!

What is the result? To-day there is peace in the metal trades.

The business agent (or walking delegate) has been eliminated from interference with the men.

The Boilermakers' Union is practically disrupted.

Restriction of output has been abolished.

The right of the employer to distribute and to control his employees is recognized.

The open shop is in force in every metal trades establishment.

The Marine Trades Council exists only on paper.

In the New York building trades, the walking delegate is not as powerful to-day as he was when Sam Parks and his colleagues of the "Entertainment Committee" were rioting on money extorted from contractors. The building trades in New York and elsewhere are strongly unionized and

the closed shop prevails. But two significant things have happened.

The firms and individuals who build houses form the Building Trades Employers' Association. All labor disputes between its members and the building trades unions are now referred to what is known as the Arbitration Board of the New York Building Trades, of which Mr. Samuel B. Donnelly, a union man, is secretary. Formerly the New York building contractors made agreements with groups of unions; now they are made with single unions. It is a step toward negotiation with the individual. But—what is more important—in all the agreements now in force the walking delegate cannot do what Sam Parks and his kind did—hold the threat of a tie-up over a contractor until he should pay a big share of his profits for graft. In fact, the walking delegate has become what he was originally intended to be, merely the business agent of a union looking after its interests in a legitimate way.

The result may be summed up in a sentence: There has not been an important strike in the New York building trades for a year.

But all the fight for the open shop is not by employers' associations and kindred organizations. A way has been found through the courts. The case of Barry vs. Donovan is one in point. Barry was a shoe worker in the factory of Hazen B. Goodrich, at Haverhill, Mass. Donovan was the walking delegate of the Boot and Shoe Workers' Union. He made a closed shop agreement with Goodrich. Barry was ordered to join the union but he refused. He lost his job. Then he sued Donovan for damages for the loss of his place and got a verdict. The court held that Donovan had no right to induce an employer to dis-

charge an employee. It was an important precedent.

The now famous decision of Judge Holdom of Chicago on the Kellogg Switchboard & Supply Company strike, declaring picketing unlawful and a sympathetic strike a conspiracy, is a precedent successfully used in contests with unions during strikes. In three-fourths of the Chicago strikes, injunctions have been secured restraining strikers from interfering with non-union men on the ground that it was a conspiracy to prevent work. These injunctions are enforced. Hence the anti-injunction bill which the American Federation of Labor has tried hard to put through Congress. This bill, in the opinion of Mr. James M. Beck, chief counsel of the American Anti-Boycott Association, "legalized conspiracies" between unions but made it impossible to enjoin them.

The steady growth of litigation unfavorable to the unions, and the ability of employers' organizations successfully to oppose their favorite measures at Washington (where the unions on account of the pressure of the "labor vote" heretofore have been powerful), are signs of progress toward a restraint of unions.

You will have observed that nearly every strike ending in a victory for the open shop has been followed by the establishment of a labor bureau. The union men call it a black-list agency, because it keeps a check on a man's records, but employers have found it very useful. The National Metal Trades Association, in which practically all the local Metal Trades Associations are affiliated, furnishes a good example. It runs open shops. Therefore it cannot draw its men from the unions directly, and labor bureaus (which are employment agencies) have been established in a

dozen large cities. Take Chicago for example. The office is known as the Association Employment Bureau. Any man of good character wanting a job in the metal trades can apply there and in four out of five cases he secures work free of charge. He is required to give a complete record of himself, including the reasons why he left the shops where he was formerly employed. All the facts about him are put on a card which is kept in a permanent card catalogue. The secretary of the agency makes an investigation of the man's record. If it is found correct, he is given a card to an employer needing men. In this way the employers find out who the disturbers are, and they are kept out of the shops. Last year the Chicago labor bureau of the metal trades had 4,850 applicants and 3,000 men got jobs. No fee is charged in any of the bureaus.

The free employment bureau of the Chicago Employers' Association furnishes jobs for more than half the applicants. In hundreds of large stores and factories this sign is displayed: "Preference given to people having cards from the Employers' Association Employment Bureau."

But what is more important, the various metal trades labor bureaus in different cities are kept in touch with one another. If a man applying in Kansas City lies about the reason why he left a job there, he is sure to be found out if he applies in New York. The secretaries of bureaus have formed the Labor Bureau Secretaries' League. Mr. Henry C. Hunter, commissioner of the New York Metal Trades Association, is its president.

If a strike is threatened, for instance in the New York metal trades, Mr. Hunter can send a telegram to every labor bureau secretary, asking him to rush men to New York. In

twenty-four hours a hundred boiler-makers would be on their way from Kansas City, St. Louis, Chicago, Cincinnati, Philadelphia, and a dozen other places. These labor bureaus all have competent men at their disposal.

These bureaus are an effective weapon against strikes. They have proved to the unions that the employers are no longer at their mercy, and that there is always a force of efficient men ready to be rushed to the union vacancies. It has made leaders cautious about calling men out. Formerly they called a strike and then considered the grievance. Now they consider the grievance carefully before ordering out the men, because these men have learned from experience that it is often difficult to get back, and when they return they must return to an open shop.

The non-union man is a large issue in the fight for the open shop. Who is he? The employer says that he is any individual who wants to sell his labor as he sees fit. The unionist says that he is a "scab" and "a strike-breaker."

There are good non-union men and bad non-union men just as there are good unions and bad unions. The good kind are not "strike-breakers," but decent citizens who want to work without restraint, and who sometimes cannot afford to pay union dues and assessments. The campaign for the open shop protects such as these. But strikes have produced strike-breakers of the type employed by Mr. James Farley, "the professional strike-breaker." They are the bad kind, to whom unions refer as "the scabs always looking for a decent man's job." They comprise the labor adventurers (no more "crooked," to be sure, than grafting walking delegates), most of whom are men chronically without jobs, and often

without countries, willing to go where there is danger.

There is the same distinction between the unions as between the men. For example, the Brotherhood of

Locomotive Engineers requires character as a requisite to membership as well as ability to handle a throttle; the men of the Teamsters' Union are of a much lower grade.

Charles M. Schwab Advocates Quality.

BY JAMES CREELMAN, IN NEW YORK WORLD.

Speaking as an American, the multi-millionaire steel manufacturer, Charles M. Schwab, admits that in the matter of quality, the United States is outstripped by Germany. In the United States, quantity, cheapness and speed are sought after first and quality second. In Germany, quality always takes first place.

It was of the titanic struggle between Germany and the United States in steelmaking—the basic industry of the world—that Charles M. Schwab was speaking. The president of the Bethlehem Steel Corporation — acknowledged master steel-maker of the age—had touched upon his recent visit to the great steel plants of Germany, and the subject seemed to stir him profoundly. With characteristic frankness and simplicity, Mr. Schwab went directly to the heart of the subject, comparing the American love of brute bulk with the German pride of scientific perfection, and throwing a new and startling light upon the so-called primacy of America in the industrial world.

In the face of Mr. Schwab's opinion—and there is no more authoritative and responsible voice on this matter to be found anywhere in civilization — the piled-up statistics of manufacturers that have swelled the American bosom and tilted the American nose so high in the air take on a new and impressive significance.

"After going through the great German steel works this Summer I came back convinced that, in manufactures, the ideal of Germany is

quality, while the American ideal is quantity," said Mr. Schwab.

"In this country we have solved the question of vast economical output and have thus rendered a great service to civilization, but, meanwhile, the technical schools of our rival, Germany, have helped her to take the lead in the higher grades of manufactures.

"Our next great industrial problem is not simply to match Germany but to beat her in the quality of our products.

"This is a matter which deserves the serious attention of the nation. It will have an important bearing on our future leadership in the industrial world."

There is in Mr. Schwab a suggestion of tremendous force and movement that may be arrested only momentarily. He seems like some driving, impersonal energy, inseparable from flaming furnaces and roaring mills.

Looking into those keen dark eyes and masterful face, so full of eagerness and impatience, one forgets Mr. Schwab, the many-times millionaire, and his palace home, and thinks only of clanking machinery, of gun forg-

ings and armor plate and of 11,000 picked men working out one imperious will at Bethlehem.

For all the stillness and modesty of that little green-walled office in the tall Trinity Building—with imminent brown church spire and hoary graveyard and flashing expanse of ruffled water seen over jagged rooftops—it is the weekly, sometimes the daily, theatre of technical councils involving the expenditure of millions of dollars.

In spite of the strain upon him, there was no sign of worry in that strong, unwrinkled face. He was as buoyant, as fresh and as interested as though he had just risen from a good, sound sleep. It is probably this ability to completely throw off the burden of one subject and easily grasp the details of another that enables Mr. Schwab to get through the prodigious amount of work which amazes all who know him.

"Nothing better illustrates these differing ideals of quality and quantity that the rival steel industries of Germany and the United States," he continued. "Take the automobile business, for instance. It is one of the largest and most active phases of modern development. It affects the convenience and the pleasure of all civilized countries. It involves vast capital and armies of workmen. Yet it is notorious that American automobiles have not ranked as high as European automobiles.

"Considering our matchless supply of raw materials and the energy, intelligence and practical ingenuity of our people, it has puzzled some people to account for our failure to keep abreast of Europe in this distinctly modern industry, an industry well adapted to our resources both of men and material.

"The truth is that we have hitherto made no genuine effort to produce forged steel working parts of automobiles of the highest quality. That is one of the reasons why our automobiles have not ranked with those of foreign make.

"Why, in Germany this Summer I saw them making automobile parts of the same fine steel used in guns. Now, how can our products compete with that sort of thing?

"It is a common saying that there is no demand for high quality in this country; that there is no market sufficient to justify first-class standards in manufacture.

"Let us see. When I returned from Germany, not so many weeks ago, I had a large shop for the making of high-grade forged automobile parts set up beside the Bethlehem Steel Works. What I had seen in Germany was the decisive influence in a long-considered project. I could see no reason why the United States should not attempt to take the lead in the manufacture of automobiles.

"What is the result? We already have orders for the full capacity of that shop for a year ahead, and my manager informs me that the plant must be quadrupled in size if we are to take care of the business in sight.

"That seems to me to be a practical and complete answer to the claim that it does not pay to turn out the highest type of finished products in this country.

"We have long since outstripped the rest of the world in manufacturing on a large scale, in producing cheaply and in supplying quickly. I suppose that in concentrating ourselves upon this task we have largely forgotten the higher standards of production. While here and there one finds high-grade manufacturers in

America, the highest world-standard is not characteristic of our industries.

The influence of science upon Germany is unmistakable. The supreme aim of the Germans seems to be to produce the very finest thing in the world, and then to produce something finer than that, and so on. You have a sense of an ambition to lead the world in quality wherever you go in Germany to-day. It impressed me as a wonderful national characteristic. The same spirit which has kept Germany ahead of all other countries in industrial chemistry, and in all industries allied to it, is observable, too, in her steel industries.

"You get some idea of the difference in practical ideals of Germany and the United States in conversing with manufacturers. The American expresses his success, his leadership, in immensity of output. The German dwells upon the unapproachable quality of his work. The American is apt to boast that he produces, say, five locomotives a day. The German would rather boast that he produced one locomotive a day but the best locomotive in the world. So it is through the whole range of industry.

"I suppose that it is only natural that our attention should have been concentrated almost entirely upon a great and quickly-delivered supply of cheap products, because our national growth has been so great and so swift. There has been nothing seen like it before in human history. And it is only proper that the United States should have credit for bringing the steel industry to a point, both as to supply and price, which made possible the present movement for the reconstruction of the world on a steel basis. The glory of that

can never be taken away from us. It may be that we have not developed an art or a science as great as that of Europe. But each country must contribute to civilization in its own way and in its own time; and America has certainly broadened the foundations of the world's industrial life and has in that way contributed to the comfort and betterment of humanity.

"But, having mastered the problem of immense and economical production, we are now face to face with the question raised by Germany, with her scientific spirit and technical schools. We have the best supply of raw materials in the world. We have the most energetic and intelligent population in the world. There is no reason why we should not now address ourselves to the question of the highest world-standards in everything.

"We are apt to forget that the world is constantly seeking for the best, that we cannot make anything too good for the market. We can overcome competition in two ways: one is by selling cheaper and the other by making better. There is no reason why we should not lead the world in both.

"Some years ago an American engineer invented a rolled steel column that could be made in one piece. It was a great improvement on the ordinary steel column made in this country, which consists of two or more pieces and is riveted together. This column is a highly scientific and simple device which effects a saving of 10 per cent. in material for the same strength. He tried in vain to have the scheme taken up by American steel men. Then he went to Germany, where the idea was at once adopted and a large steel mill built

to carry it out. On my visit to Germany this year I went through this plant. The advantage of the new steel column was obvious. The Bethlehem Steel Corporation is about to build the largest works in the world for the construction of these steel columns.

"The reason why the rails of our great railways wear out so rapidly is not that the quality of the steel has deteriorated, but traffic has increased and the weight of the cars has grown and we have not raised the standard of our steel rails sufficiently to keep pace with the increasing demands made upon them. One of the most important railway presidents in the country said to me not long ago that he didn't seem to be able to find steel rails that would stand the test of modern traffic. They wore out too soon. He said that he would be willing to pay almost any price for the right kind of rails. It was not alone the cost of repair and replacement that he had in mind, but also the costliness of an interruption of traffic.

"The other day I was talking to Admiral Melville, the chief engineer

of our navy, about the materials for naval boilers. My idea is a nickel steel that costs about a dollar a pound. The steel in our naval boilers at present costs something like eight or ten cents a pound. The only thing that stands in the way of the non-corroding nickel steel is the cost of the material. 'No price, however great, should stand between us and the highest obtainable standard of efficiency,' said the admiral. He was right.

"My own experience in the American steel industry convinces me that no standard can be too high in manufacture. There is a ready market awaiting all who have courage enough to aim at the best in material and in workmanship. There is no reason why Germany should lead us in anything. Four years ago the Bethlehem steel works employed only three thousand men. We have devoted ourselves entirely to steel making of the highest grade. To-day we employ eleven thousand men. What has proved to be true in the steel industry will, I believe, be true in any other branch of manufacture."

Cultivate Happiness

Try to be happy in this present moment, and put not off being so to a time to come, as though that time should be of another make from this, which has already come and is sure.—T. FULLER.

Railroad Rebates.

BY RAY STANNARD BAKER, IN McCLURE'S MAGAZINE.

Investigation by the State Government of Wisconsin disclosed the appalling fact that every railroad of any importance in the state was a rebate law-breaker. Every road gave rebates every year on both passenger and freight earnings. This article defines the rebate and shows how it is paid and its general effect on industry.

WHAT is a rebate? Strictly speaking, a rebate is a sum of money secretly paid back by a railroad company to a favored shipper as a refund upon his freight rate. And in this narrow sense, rebating is undoubtedly much less common than formerly. But the people, who are unaccustomed to making close distinctions—to whom stealing of any one of the seventeen kinds known to the law is still plain stealing—use the word “rebate” in a much wider sense. It means any sort of favoritism to one shipper that is not given to all shippers. We find the same distinction in politics. “Bribery” in the narrow sense—the ugly crude payment of cash—may be disappearing from politics. But “bribery” in the wider sense, meaning any reward for corrupt political services, still flourishes like the proverbial green bay-tree.

Indeed, there has been the same development in railroad (and in wider business) corruption, as in political corruption.

The railroad Crokers have followed the railroad Tweeds; and we discover that the crude cash rebate is being replaced by scores of cunning devices of discrimination which accomplish the same results even more successfully and secretly than the cash rebate. Such, for example, are the widespread abuses that have grown up around the private car system, the industrial railroad, the “line” elevator; such is the midnight tariff, the abuse of the carting and switching

charge, and innumerable other devices. And these new methods have not even the virtue of open-air robbery; they are the work of underhand cunning, performed in the twilight of legality.

But I do not wish to admit for a moment that even the crude cash rebate has disappeared—vulgar and criminal as it is, and boldly as the railroad presidents have denied its existence. It has not disappeared, and really frank railroad men will admit it. I quote, for example, from a pamphlet by L. F. Day, vice-president of the Minneapolis and St. Louis Railroad:

“After the passage of the Elkins law,” he says, “there was a very great improvement in the rate situation, because shippers, as well as railroad men, were of the opinion that convictions could readily be obtained under the law. . . . This better condition has not steadily continued, because the belief has grown among shippers and others concerned that there is to be no serious effort to bring about the maintenance of rates under the provisions of the Elkins law.”

Corroborating this view, we discover that the first conviction under the Elkins law was obtained only the other day (September 21, 1905), about two and one-half years after its passage. Four beef-packers in Chicago were fined \$25,000 for accepting rebates.

On the very face of it the Elkins law, being a federal statute, did not

and could not apply to the immense traffic carried within the limits of the various states. though the plausible impression has been given by the railroad men that it did away with all rebates. Here, then, in state business, we find exactly what we might expect to find: rebates still paid in large sums.

But perhaps I can best illustrate this fact, as well as many other remarkable features of the rebate evil, by recounting the recent experience of the state of Wisconsin, where Governor La Follette has just completed the most thorough investigation perhaps ever made by a state into railroad affairs.

In most places I visited, both east and west, I found plenty of individual charges of rebates, but they were not easily substantiated. A merchant or manufacturer would give me the most convincing circumstantial evidence that his competitor received rebates. If I went to the competitor he would, of course, flatly deny receiving any such rebates and the railroad officials naturally supported him.

This condition of vague charges boldly denied, with no way of getting real proof, has long prevailed throughout the country. Every one concerned is in a conspiracy of secrecy and the outsider who knows to a certainty that he is being discriminated against, who sees his business dwindling away in loss and ruin, can obtain no relief because he can not prove his case.

Governor La Follette had not been long at his work before he saw that legislation, to be really effective, must be preceded by a thoroughgoing knowledge of the facts.

No one, indeed, who looks into the efforts of the states to restrain the excesses of railroad rate-taxation can

fail to be amazed by the misinformation upon which much of the legislation has been founded.

The method of seeking facts has often been puerile in the extreme, as far from the intelligent directness of the business man, who wants to buy a railroad, as could be imagined. Many valuable and interesting things were said last Winter and Spring before the United States Senate Committee which investigated the railroads. Legal details—which don't much matter—were well thrashed out. But the facts, the real facts, as to rebates and discriminations, cost of service, true profits of railroads, definite information as to valuation, ownership, capitalization, taxation, and so on, which must, after all, be the basis of intelligent legislation, were curiously slighted. This is the way, for example, the committee got evidence regarding rebates. They called a railroad president and asked him soberly:

"Does your company pay rebates?"

"No, sir," he said, with equal sobriety, "rebates have disappeared."

They called another railroad president.

"How about discriminations?"

"Discriminations are unknown, sir, to the ——— railroad."

The accumulation of denials before they got through was something prodigious! As for looking into the books of the companies for real proof—no one, apparently, thought of it!

In Wisconsin—and that has been the cause of the terrific political struggle out there—Governor La Follette wanted, not mere charges on the one hand and denials on the other—both quibbles, perhaps, on the meaning of the word "rebate"—but downright, definite facts.

The information regarding rebates in Wisconsin came out as the by-pro-

duct of an investigation into railroad taxation. It was charged a number of years ago that the railroad corporations were avoiding taxes—that they did not pay their full share.

"The tax law," said Governor La Follette, in his message of May, 1905, "was of their own devising and in practice it permitted them (the railroads) to tax themselves. The amount of earnings which they reported was the basis of their own taxation. They were in control of all facts pertaining to their earnings."

Governor La Follette thought there should be some way of ascertaining the facts besides asking the railroad men themselves, and taking their ready assurances. In 1903, after a bitter fight, legislation was passed empowering the Railroad Commissioner, John W. Thomas, to employ skilled investigators who should go, not to the railroad presidents for denials, but into the railroad offices, among the actual books, files, receipts and vouchers and investigate the real accounts of gross earnings. Every one supposed that this investigation, like most railroad investigations, would be a farce. Governor La Follette said in his message:

"When public attention was directed to the subject by the special message which I submitted to the legislature two years ago, it was made a matter of jest and criticism. When the work was finally undertaken, it was predicted that it would fail of any results. It was a great undertaking. The work is involved and complicated. It has been prosecuted under many difficulties."

Governor La Follette possesses one quality sometimes lacking in reformers, thoroughness. For about two years, four or five skilled accountants have been at work in the main offices at Chicago and other cities, of all

the railroads that traverse Wisconsin. Before they began their work the railroad men denied just as plausibly and as positively as they did last Winter in Washington, that there were any such things as rebates; but the very first thing the investigators learned was that immense amounts of money paid as unlawful rebates did not appear in the gross earnings reported by the companies. And when the cases came into court a few months later, these same men, who had denied the existence of rebates, in order to prevent all the details coming out in court—for they fear nothing so much as real publicity—signed a stipulation admitting that they had made those illegal rebate deductions from gross earnings!

The total amount of all such deductions from 1897 to 1903 was found to be \$10,500,000 in the state of Wisconsin alone.

"Upon this amount," said Governor La Follette, in his message, "the railroads should have paid a tax of four per cent., or approximately \$420,000, of which sum the state has been defrauded."

Three small railroad companies at once paid up, but the others are now fighting the state in the courts.

Of the \$10,500,000 of illegal tax deductions about \$7,000,000 was in the form of illegal rebates and discriminations of all sorts. In getting at these figures the investigators went back in all cases to original records of the companies themselves and they excluded every sort of refund that could, by any excuse, be called legitimate—such as refunds on account of charity, courtesies between railroad officials, overcharges, mistakes, accidents, bankruptcies, and other refunds where no discrimination was practiced, as in the redemption of mileage-book covers. After leaving out

all these items it was shown that every railroad of any importance in the state was a rebate law-breaker. Every road gave rebates every year—and upon both freight and passenger earnings. Here is a table of passenger and freight rebates paid by the principal railroads operating in Wisconsin from 1897 to 1903:

	Freight.	Passenger.
Chicago Milwaukee & St. Paul.....	\$1,346,237.29	\$170,963.08
Chicago & North-western.....	3,023,810.99	614,261.58
Chicago, St. Paul, Minneapolis & Omaha.....	515,323.31	64,559.64
Wisconsin Central....	241.4 2.19	82,475.25
" Soo Line ".....	464,041.75	39,807.63
Burlington.....	366,105.83	.....
Other railroads.....	158,677.83	439.42
	<u>\$6,118,689.18</u>	<u>\$972,661.70</u>

Large as these figures are, they represent only a part of the rebates really paid and do not, of course, give any idea of the tremendous machinery of favoritism which is not represented by actual cash items.

Part of these rebates were paid on state business, but a far larger part on interstate business. And the Elkins law, which was supposed to put an end to rebating, apparently had no effect whatever on the volume of rebates paid.

One of the most significant showings made by the investigation was the remarkable falling off in the amount of money paid in rebates the moment the expert accountants went to work. Here, for example, is a list of the sums of money paid monthly during 1903 in illegal rebates by one of the principal railroads operating in Wisconsin:

January, 1903	\$ 37,000
February	57,000
March	47,000
April	36,000
May	25,000
June	13,000
July	101,000
August	32,000
September	46,000
October	9,000

November	666
December	2,032

Is not this interesting? The Elkins law went into effect in February, 1903, and it will be seen that it hardly made a ripple in the amount of rebates paid. The Wisconsin investigators began work September 29, 1903, and instantly the rebates dropped off to \$9,000 in October and to only \$666 in November. This shows three significant things: First, how little the railroads care for law when there is no adequate machinery of enforcement; second, it shows the marvelous efficacy of real publicity. Without any threat of prosecution, indeed, without any intention of looking for rebates at all, the very sunlight of publicity almost dried up this particular rebate plague spot. Third, it showed that the officials of this railroad, although previously denying rebates, knew that they were guilty of criminal practices; otherwise, they would not of their own motion have cut off the payment of rebates in October and November. One of their rubber stamps, "Not conflicting with the Elkins law," used on certain vouchers showed how clearly they recognized what the law really was—though they did not obey it until October, when threatened with actual exposure. These are certainly excellent lessons for Congress and for state governments which really and honestly wish to make the railroads obey the law.

But there is evidence that the railroads have really made an attempt to obey the Elkins law and that this attempt has actually resulted in decreasing largely the amount of cash rebates paid.

It can not be too often pointed out that the railroad man no more desires to pay rebates than the people desire to have him. It is plain that

every rebate paid represents just so much money lost in earnings. Indeed, the Elkins law was originally drawn up in the office of A. J. Cassatt, president of the Pennsylvania Railroad Company. It was a railroad measure, else it would never have passed Congress so easily. And the railroads really wanted to obey it, but one reckless traffic agent cut the rate here, another there, and soon they were all floundering again in the old bog of lawlessness and favoritism where they are struggling at this moment. The secrecy and mystery with which railroad men cover their operations made them the easier victims of the irresponsible rate-cutter and the avaricious shipper.

But the fact that cash rebating has decreased in volume is by no means evidence that the principle of railroad discrimination has been changed. New ways of rebating were devised, but the thing itself—the injustice, inequality and favoritism—continued with uninterrupted vigor.

As a single example, the Elkins law, as I have said, applied only to interstate business. Accordingly, the Wisconsin investigators found that the railroads sometimes divided their interstate shipments so as to pay the rebate only on the Wisconsin or Illinois end of it. In one instance a railroad made out a "mem-bill" and shunted the carload across the state line where a new bill of lading was made out and stamped "Purely State Business"—and the rebate was then paid without fear. Innumerable other ways were devised. I saw a most remarkable statement of the amounts paid by one railroad to "encourage new industries." This is one of the points upon which railroad companies commend themselves—very often justly; they help establish infant industries, "develop the country." So

this particular list was most impressive. Such evidence of activity in new industries along this line of road seemed a tribute to a most enterprising industrial agent. But the investigators looked into some of the new industries so greatly encouraged by contributions of cash. One was established in 1873—an infant thirty-two years old. But others were really younger, scattered through the 80's and 90's mostly—and the cash they received were old-fashioned rebates!

After I had examined a few dozen of such devices I was inspired with a new respect for the genius displayed in railroad bookkeeping. Some one should write a book on the "Marvels and Possibilities of Astute Accounting."

The conclusive upshot of the whole matter lies in the discovery by the investigators that the total rebates paid by the railroads in 1903, under the regime for ten months of the Elkins law (which took effect February 19, 1903), were greater than the rebates of 1902. In 1902, according to Mr. Thomas' report to the governor, the Milwaukee Railroad paid \$224,445.71 in freight rebates; in 1903 the payment was \$225,572.77. The Northwestern road jumped from \$212,075.31 in 1902, before the Elkins law, to \$410,476.90, mostly after the Elkins law took effect. This shows how little effect in stopping rebates the Elkins law really had. It is unfortunate that a change in the Wisconsin tax laws should have served to restrict the investigation from going beyond December 31, 1903, but it can be said with absolute certainty that rebates and discriminations continue to-day exactly as in the past, though often in changed forms, and probably in certain parts of the country in much smaller volume than formerly.

There are reasons, indeed, why rebating should have decreased in the last three years. That decrease is not so much due to the Elkins law, which so far has been a harmless bugaboo, or to the pious resolve of the railroad men, but to the rapid consolidation of railroads in non-competing ownerships; in other words, to railroad monopoly. There is not the temptation now to pay rebates in the northwest where J. J. Hill controls all the railroads, or in the southeast where Morgan is king, or in California which is dominated by Harriman; monopoly arms the railroads against the greedy big shippers. But even where monopoly ownership exists, rebates, as I shall show, are still paid by the personally ambitious traffic officials of the subsidiary roads.

But if monopoly decreases rebates it introduces quite a different and a very real new danger—that of rate extortion, a most important subject which I shall treat in another article.

What is true in Wisconsin is true in various degrees elsewhere. An investigation along similar lines in Minnesota, begun before that of Wisconsin, though by no means so complete and definite, showed precisely the same facts, that enormous amounts in rebates were paid by the Great Northern, Northern Pacific and other Minnesota railroads. And in the Minnesota cases, to prevent the full facts being made public in court, most of the railroads paid the additional taxes demanded by the state and thereby forestalled further agitation and publicity.

Let us examine, now, the methods employed by the railroads in making these discriminatory payments. I cannot attempt completeness, for the devices are legion, but I can perhaps give enough illustrations to show the general system.

In the first place, all rebates are law-breaking conspiracies. To call a spade a spade, they are conspiracies to rob, as much so as if the general freight agent and the shipper got together and agreed to hold up another shipper in the night and steal his pocketbook.

Rebates and discriminations are forbidden by law, the same as highway robbery; therefore they must be accomplished by roundabout, secret, devious methods, some of which plainly break the law, others of which are so neatly adjusted that they narrowly escape the letter of the law.

The common method of rebating in past years was for the railroad company to charge the favored shipper the full freight on his goods, and then at stated periods send him a check to the full amount of the agreed rebate. That was one way—crude and easily discovered. Another way was and is to pay the favored shipper a so-called commission on his business, as though he were an agent of the company. Still another way is to pay a real traffic agent, say at Milwaukee, a large commission or a large salary, which he divides with the favored shipper. This method has spread enormously in the past year—to the alarm even of the railroads. The Wisconsin investigators found innumerable other devices, like the under-billing and the under-weighting of freight, the allowance to the favored shipper of cartage or switching charges, or the permission to hold cars as storage for coal or lumber for a long time without demurrage, or refunding the demurrage, if charged.

From figures given above, showing that the St. Paul Railroad paid only about half the amount of rebates in 1903 as the Northwestern Railroad, it may be concluded that the St. Paul is therefore the more virtuous.

But figures are proverbially deceptive. It was found that sometimes when one railroad frankly paid cash the rival road had another more secret, underhanded way of doing the same thing. In one city there are two equally important shippers in the same business. One of them used one railroad and received large rebates; the other, shipping by the other road, apparently received no rebates. But the investigators knew that the second shipper could not have done business for a month in competition with the first unless this great discrepancy in rebates was somehow equalized. Upon instituting inquiries they found that the local agent of the second road was empowered to correct the way-bill and deduct a certain percentage from every freight bill presented to the favored shipper and to forward the amount collected as the full payment taking the necessary credit in the agent's weekly report. By this method no incriminating evidences of rebates crept into the books of the St. Paul road.

And now the Northwestern Railroad has chosen new methods; it is learning by experience. When the Wisconsin investigators began work, the Northwestern Railroad stopped paying cash rebates almost entirely; but immediately it began to issue a great many so-called "hektograph tariffs"—that is, rate schedules, not regularly printed, and barely creeping within the fringe of the law, even if they do that. And the effect of the hektograph tariff was to give certain shippers advantages over others—exactly what the rebate did. Nothing could show better the progress from the crude cash rebate to the underhand device which accomplishes the same end.

In some cases discriminations are the result of intentional mistakes in

printing rate schedules. A defective tariff is issued to the shippers in which, let us say, the very natural error of a 3, used for an 8, appears—a rate of 33 instead of 38. When a few copies have been printed the error is "discovered," and the schedule corrected for all ordinary shippers.

Another device shows how the passenger and freight departments of a railroad work together in giving rebates. It has long been known that the favored shipper could often get a pass not only for himself, but for his entire family. This is, of course, a true rebate, for it saves the shipper just so much money. But it is more or less public, therefore undesirable. Accordingly, one Wisconsin railroad, among others, has been employing a much shrewder device. Certain large concerns in Wisconsin who employ traveling men, purchase the ordinary passenger mileage-books, upon the cover of which, when the mileage is used, the railroad will refund \$20. But it was discovered that in the case of certain favored shippers, when the cover was sent back the railroad refunded \$20 in the ordinary way and then afterwards and secretly they rebated the entire original cost of the book—or \$60. In other words, these favored Wisconsin industries were able to send out their entire force of traveling men without paying one cent of railroad fare—while their competitors paid full fares. A good many business men of Wisconsin do not know, to-day, of this insidious and despicable competition which is undermining their business. This article may give them the first news of it!

One of the concerns thus enabled to send out its traveling men free was the Northern Grain Company. I am allowed to print the names in this case because they have already been

publicly used by Governor La Follette. The Northern Grain Company owns a large number of elevators along the line of the Northwestern and the Wisconsin Central railroads. It has been successful in driving out competition and monopolizing the grain business in many towns. Independent elevator men have been forced out of business, and the Northern Grain Company has the farmers of a large territory wholly at its mercy. Why? In five years the Northern Grain Company received in rebates from the Northwestern Railroad alone \$151,447.47—or \$30,000 a year, a fine profit in itself if they made no money at all on the grain business. Part of this was paid in passenger mileage-books in the way I have described; the remainder in cash rebates. The traveling men of this concern apparently paid their fare like ordinary citizens, arousing no suspicion, while as a matter of fact they were traveling free. But this is not the only interesting thing about the Northern Grain Company. Its president is O. W. Mosher, of New Richmond, Wisconsin. In 1901 and 1903 Mr. Mosher was a state senator. And as a state senator he was one of the leaders in the fight against every reform measure proposed by Governor La Follette, especially the railroad bills. He defended "individual liberty" and the right of the railroad companies to "control their own property"—and at that very time, though no one knew it then his company was getting more than \$30,000 a year rebates from the railroads. All of which throws an interesting light upon the business man in politics and accounts for some of the opposition to proper railroad regulation. A real investigation of railroad affairs in other states would show many a similar "coincidence"—as I

heard this case euphoniously called.

Here is a copy of an actual letter, names withheld, sent by a general freight agent at Chicago to a local station agent in Wisconsin, directing him how to give a rebate to a certain shipper of cooperage stock. It shows one way of granting a rebate from the published freight rate:

"To the agent at ——— :

"Dear Sir:— For your information I would state that we wish to have the rate on cooperage stock for ——— 15c. There are some reasons why we do not wish to put in this tariff. Please bill all future shipments for ——— via ——— care of ——— R. R. at the through rate of $17\frac{1}{2}c$ per cwt. For instance, a car weighing 40,000 lbs. at $17\frac{1}{2}c$ would be \$70.00, and you would show in prepaid column \$10.00. This would leave \$60.00 to be collected, which would be 40,000 lbs. at 15c. You will please send me at the close of each month a statement of the amount you are outstanding on account of the $2\frac{1}{2}$ billed prepaid, and your station will be relieved. In this way shippers will not be required to pay more than 15c through. Kindly acknowledge receipt of this letter, stating that you understand.

"Yours truly,

—————
"Gen. Frt. Agent."

This letter is the evidence of a deliberate violation of the law. The law requires that new rates shall be printed and filed, that no reduction shall be given without three days' notice, and makes it a criminal offence to discriminate secretly between shippers. And yet here is a signed letter of the general freight agent of a great railroad company ordering the station agent to break all these laws!

But in this case, as in most cases, the railroad man was no more to

blame than the shipper of the cooper-age stock. It was exactly the case of briber and bribed in politics. The general freight agent surely would have preferred to get a 17½-cent rate rather than a 15-cent rate. It would have meant \$10 a car more income for his company. But in order to get the business of the cooper away from a rival railroad he thought he had to break the law and make this reduction. Of course the cooper knew his power, and used it. He literally dazzled the eyes of the various rival railroad agents with his carloads, until they were all bidding against one another—and the law was tossed to the winds. The point that I wish to

make strongly is that this was a conspiracy, with the shipper fully as much to blame as the railroad men—if not more to blame.

Thus Rockefeller got his first rebates—actually driving the railroads to his terms. He had such large shipments that the loss of them to a railroad company meant large losses in earnings, large losses in earnings meant no dividends, and whenever the Wall Street owners of a railroad learn the appalling fact that there are no dividends to be paid, the command goes forth, "Off with the president's head." And off it goes.

"Get dividends," say the owners of the railroads, "or get out."

The Grand Canal of China.

BY FREDERIC WILLIAMS, IN TECHNICAL WORLD.

The Grand Canal of China was built fifteen hundred years ago, and to-day it is one of the marvels of the world. It is by far the longest artificial waterway on the face of the globe. It passes through a thickly populated country, and carries all sorts of merchandise in all sorts of craft. As an engineering feat, the building of this canal ranks with any work of a similar nature to-day.

DIFFERENT from all other great canals—as its country is different from other countries—is the Grand Canal of China. While Europe was settling down to the long lethargy of the Dark Ages, centuries before America was discovered, the Chinese began the construction of a waterway for internal communication which became and for many hundreds of years remained one of the engineering marvels of the world. Even to-day, perfected as engineering art has become, the Grand Canal of China excites admiration. No other artificial waterway of a period prior to the last half-century is comparable with it. As an evidence of the canal-building skill of mankind fifteen hundred years ago, it is of unique present-day interest.

The hand of progress, so noticeable in almost all other countries, has been little felt in the China of recent dynasties; and the Grand Canal has fallen into the same neglect which has marked everything else in the Celestial Empire. The people who practiced many useful arts long ages before the rest of the world had emerged from comparative barbarism, have been smitten with a palsy of inaction; and engineering science, which demands inventiveness and application, has sunk to the lowest level. But the swing of the pendulum, marking the rise and fall of nations, the births and deaths of world-powers, seems now to be bringing China again into line in the march of progress. The evidences of her awakening are on every hand. In engineer-

ing alone, notable advances are being made. The Grand Canal, which ten or twelve years ago had fallen into such disuse that Sir Charles Beresford wrote of seeing pigs burrowing in its bottom below Soo-chau, is being repaired; and commerce, which had begun to be diverted to coast-wise routes, is once more taking its way along its channel.

Almost twice the length of the Erie Canal, or about 700 miles, the Grand Canal of China is by far the longest artificial waterway in the world. With its connecting rivers it links together parts of the empire which are separated by more than one thousand miles. It passes through one of the most thickly populated sections on globe; and the variety of craft which navigate its waters is the most wonderful on earth. Large Chinese junks, with wide-spreading sails, alternate with little canoes sculled by a man standing in the stern; barges, laden with every kind of merchandise, drag their tedious journey past small slipper-shaped craft used as despatch boats, which can go everywhere, so little water do they draw; there are boats with paddle-wheels at the side turned by coolies who work within—a half-dozen or so on each vessel; boats owned by beggars, who sail through the canal from one town to another, anchoring in the channel while they go ashore to ply their mendicant trade; and boats filled with lepers being transported to some colony of their kind.

For ninety miles between the Hoangho and Yangtse rivers, the Grand Canal is an elevated waterway, carried over the country on embankments twenty feet high and of varying thickness. The canal along this elevated structure is about 200 feet wide, and the current runs at a rate of about three miles an hour. The

mound of earth which supports the water is kept together by retaining walls of stone; and so staunch is the work that the lapse of centuries has seen no damage caused by break to the cities and towns which stand on the lower level along the route.

In just what year and by what ruler the construction of the Grand Canal was begun, is not known. That famous traveler, Marco Polo, says it was constructed by Kublai Khan (13th century); but other historians give it an earlier date. At any rate, that part which lies between the two great rivers was made some time in the seventh century, by princes of the Tang dynasty; the channel from Lintsing-chau to the Yellow River was dug by the Mongols in the thirteenth century; and the southern portion was completed by the Chinese under the Ming dynasty, in the fourteenth century.

The conception and construction of the waterway give evidence of great mental breadth and skill; and, although one of the chief purposes of its building was to facilitate the transport of tribute rice to the imperial granaries, due credit must be given to its projector for opening up so great a general trade route for the empire. About 1,500,000 quarters of rice alone are transported by way of the canal from the southern provinces every year.

The Grand Canal, together with the rivers which it forms into a connected system of inland navigation, waters a plain which contains about 200,000,000 inhabitants. It serves not only for navigation, but also for draining and irrigation. At one time, before the fury of the Taiping rebellion left alive but one-thirtieth of the population of a province, dwelling touched dwelling along the entire route; and such a collection of

bridges of all types spanned the canal as the rest of the world could not equal. Then there was a continuous stone embankment, with a smooth granite curb, for 600 miles along the waterway, and on either side a well-kept road formed by the earth thrown up from the channel.

The route of the Grand Canal is from Hang-chau, south of the Yangtse Kiang, to Tientsin and Peking; and in its course it cuts both the Yangtse and Yellow (Hoang-ho) rivers, as well as several smaller streams. The channel varies greatly in width, in some parts following the beds of rivers, winding in and out for many miles without a lock. There is not a lock for 380 miles north of Chinkiang.

As the canal passes mostly through alluvial soil, the chief labor problem of the builders was in making the banks, rather than in digging the channel. In some places the bed was cut down from forty to seventy feet, but no great obstacles were encountered. The banks were formed by building stone facings, and also by using the natural soil in combination with the thick stalks of the gigantic native millet.

No machinery except that of the simplest character was used in digging the canal. With the Chinese, machinery is intended merely to assist and not to replace hand labor. Consequently the expenditure of human effort in the construction of the Grand Canal was enormous. Any estimate of the cost of the waterway would be a mere guess, but it is probable that if the labor had been paid for on a fair commercial basis it would have amounted to much more than the \$120,000,000 required to build the Suez Canal.

Some of the work was performed in equal portions by soldiers, workmen,

and the inhabitants both of the towns and rural districts. Each family within a certain radius was required to furnish a man of between fifteen and fifty years of age, to whom the Government paid nothing but his food. The soldiers to whom the lot fell to work on the canal, received an increase in pay, which was made up for by the specially hired laborers receiving no pay at all on certain days of the month. The method of operation was simply by hand shovel and bucket, horses and donkeys being used at times to convey the excavated earth to the bank.

In places where the soil was clayey it was cut into blocks by shovels and tossed from hand to hand by coolies standing in rows from the workings to the bank. Where the clay would not retain its form well enough to permit of tossing, it was carried in baskets suspended at the end of bamboo shoulder-poles.

The contrivances for locks along the canal are very simple—stout boards, with ropes at each end of them, being let down edgewise over each other through grooves in the stone piers. Boats are dragged through and up the sluices by means of ropes communicating with large windlasses worked on the bank, which haul them safely but very slowly. Artificial basins were hollowed out in the banks of the canal at these locks, where boats might anchor securely. The sluices which keep the necessary level are of very rude construction. Soldiers and workmen are constantly in attendance at these sluices, and the danger to boats is diminished by coils of rope hung down at the sides to break the force of possible blows.

The canal is fed by innumerable creeks and rivers, the current flowing in one direction from the highest point (the influx of the Yun-ho), and

in the other direction beyond it. Part of the water of the Yun-ho runs south and part north, and a great stone facing has been built along the side of the canal opposite its inflow to break the force of the current. Here a temple has been built to the Dragon King, or genius of the watery element, who has the canal in his keeping. To concentrate the waters of the Yun-ho and other rivers at this point, in order to secure an adequate supply for the canal, an engineer named Sung Li, in the service of the Emperor Hang-wu, in 1375, employed no fewer than 300,000 men at one time. He accomplished his object in seven months.

Much money has been set apart every year for the maintenance and repair of the canal; but, as a general rule, the appropriations have gone to line the pockets of dishonest officials. Of late, however, an improvement in conditions is noted, and the canal is being dredged at several places where it had become filled with silt. The disastrous invasions of floods from the Yellow River, which have diverted considerable of the former carrying trade of the canal to the Yellow Sea, constitute still another phase of the problem, which is receiving attention at the hands of the canal engineers.

The opening of the interior waterways of China to foreign trade a few years ago has done much to increase the commerce of the treaty ports, and is leading to a greater use of the Grand Canal. The imports of Tientsin, at the head of the canal, increased over 50 per cent. during the decade 1894-1904. The right of foreigners to travel to all interior points for business or pleasure, and the privilege of navigating all

streams with small steam vessels, are making their effect very noticeable.

Travel by boat is the most convenient and comfortable method in China; and throughout the basin watered by the Grand Canal there is so vast a system of natural and artificial waterways that there is scarcely a dwelling which may not be reached by a boat of some sort. Along some parts of the canal steam-boats are as yet forbidden; but the native house-boats, which are of all sizes, can be made comfortable. On the larger of these, where there is no competition with steamers, the fare asked is 185 cash (10 cents) a stage; and where competition exists, this is cut down to 133 cash (8 cents). In addition, however, wine money and incense money must be paid, the latter to propitiate the gods and secure good weather. Food is extra, and a sumptuous repast of rice will cost the diner two cents.

The endless lines of large red-painted vessels which Marco Polo saw on the Grand Canal, laden with cargoes of tribute rice and with silks and other products of the south for barter with the Mongols of the north, have given place to small junks and house-boats; but the number of these is legion. They all have one feature in common, and only one. That is the wide-staring eye, painted on either side of the prow, with which the boat is supposed to see. A friend who had traveled on the canal told the writer he had once got into trouble with a boatman because he sat with a leg dangling carelessly over the bow, the foot now and then swinging over the painted eye. How, indeed, could the boat go straight with its vision thus obscured!

The Romance of the Auction Room.

BY J. A. MIDDLETON IN PEARSON'S MAGAZINE.

Extraordinary things have been sold in auction rooms. As the writer says "Nothing is sacred to the auctioneer." Great auk's eggs command an enormous price and are very rare. Relics of famous men, paintings, vases and art goods are largely traded in. A long list of articles which have sold high up, has been compiled by the writer.

QUEER things come under the auctioneer's hammer in cosmopolitan London. From an idol's eye to a lock of Napoleon's hair nothing is sacred to the auctioneer. It is odd, too, how the most gruesome relics will always find a ready sale—bloodstained garments and handkerchiefs worn by victims of assassinations or criminals on the scaffold or guillotine, bullets that have brought death, cases containing mummies, or skeletons, and so on. There was active competition lately for a small portion of the skin of a notorious Danish pirate, who had been (presumably) flayed alive, taken from the Norman Church at Hadstock; and about three years ago, attention was drawn in the House of Commons to the fact that the bones of some British soldiers, who fell in the first Afghan war, were about to be offered as "curios" in a London auction room!

Perhaps the most remarkable "lot" ever put up to auction was the Roman Empire. It was sold to the highest bidder in 193 and knocked down to Julian, after a keen competition with Sulpician, for 6250 drachmas. But this by the way.

Whenever a great auk's egg is to be sold by auction, great interest prevails.

The last great auk died in 1847. A perfect egg, with a pedigree, has fetched no less a price than £300. There are supposed to be seventy-

two of these eggs in existence, and nearly all those that have been under the hammer have passed through the hands of Mr. J. C. Stevens, the well-known curio dealer and auctioneer of Covent Garden, some which fetched £30 at his rooms being now valued at 300 guineas—in fact Mr. Stevens' rooms are sometimes referred to as the "Great Auktion Rooms." One specimen sold last March realized £210. During its chequered career it was once lost for twenty-five years.

Many are the romantic stories in connection with great auk's eggs. One interesting anecdote about them is related by Mr. Stevens.

A country lad attended a provincial sale and bought a box of miscellaneous articles for one pound sixteen shillings. At the bottom of the box were two large eggs, which the lad took to Mr. Stevens.

They turned out to be the famous auk's eggs and Mr. Stevens sold one, almost immediately, for 280 guineas while the other was disposed of later for 180 guineas.

It was Mr. Stevens, by the way, who sold the hat of the late President Kruger. Although very old and greasy, it went for the sum of twenty-six guineas, amid the satirical comments of the crowd. A buyer who was present inquired if it was hall-marked. "No," replied Mr. Stevens, "it is Paul-marked."

The bugle with which Trumpet-Major Joy, of the 17th Lancers,

sounded the order for the famous charge at the Battle of Balaclava is in the possession of Mr. T. G. Middlebrook, of Mornington Road, Regent's Park, who paid 750 guineas for it at one of Messrs. Debenham & Storr's auctions.

Joy was standing close behind Major Nolan when that officer was killed at the beginning of the charge. He himself survived it, and when he left the army the Duke of Cambridge gave him a post in the War Office, which he kept until he retired on account of his age, on a pension. He died in 1893. The bugle is a treble instrument of brass, with a powerful, yet sweet tone. It holds the place of honor in Mr. Middlebrook's interesting private museum, where many other rare curios are gathered together, including a superb collection of great auk's eggs, for which the owner has paid almost fabulous prices. The sum he gave for the first was 180 guineas. Since then he has purchased three more eggs for 280 guineas, 160 guineas and 300 guineas respectively, this last price breaking the record.

Two good stories were once told at the auctioneer's conference:

At a certain rummage sale in London, one of the lots put down by the clerk consisted of three silver cups which had been found in a cupboard. They had been overlooked by the representative of a well-known firm, and nobody attached any importance to them. Presently, however, a gentleman drove up to the auctioneer's office in a hansom, and said he would like to buy the cups. The auctioneer asked him how much he would give for them, and the reply was £300.

The auctioneer was staggered, but

quietly remarked, "I do not think my client will take that." Soon after he sent out for an expert who examined the cups and pronounced them to be silver chalices of the sixteenth century, offering to give £700 for them there and then, which was refused.

The cups were put up for sale and realised £1135. They had originally come out of a monastery in Spain, and two Catholic noblemen bid vigorously for them. Had the man who discovered their value only kept silent, he might have picked them up at the auction for a few pounds.

A London auctioneer was once asked to make a valuation for probate at Wimbledon. The estate belonged to an old lady of miserly habits and was expected to be valued at about £1,500. A careful search was made for any little parcels of stray jewelry and it met with its reward, for jewels to the amount of between £5,000 and £6,000 were found, including a string of pearls which had never been worn, and which was worth £4,700. Some of the jewels were found hidden in pieces of toast and other strange substances, and a good deal of the property was found in a loft over a stable. The old lady's personal jewelry, which she always wore, consisted of a set of Scotch pebbles. She alone had had access to two of her rooms for twenty years, and in them a magnificent collection of old silver was found.

Christie's are distinguished for their connection with the fine arts. From 1766 down to the present day the most celebrated connoisseurs have gathered in their rooms. The first Christie, who was painted by Gainsborough, knew most of the eminent men of his time. Garrick, Richard Wilson, and Gainsborough frequently

dined with him, and he was known as the "princely minded Christie." The original Chippendale rostrum and the ivory hammer which has sealed so often the fate of the Lares and Penates of good old families, are still in constant use at King street, St. James.

A romantic story hangs around the famous Portland vase, probably the most interesting lot ever sold at Christie's. A chance discovery led to its recovery from a grave where it had lain for hundreds of years. In the early part of the seventeenth century some workmen, digging on a hill near Rome, came upon a large vault containing a marble sarcophagus in which was a dark blue glass vase, about ten inches high, ornamented with figures in relief, of opaque white glass. The vase was full of ashes, but there was no inscription to show whose remains were deposited in the urn.

For a long time the vase stood in the library of the Barberini Palace in Rome; then the story goes that a Roman princess, the representative of the Barberini family, parted with it to pay her card-playing debts. The circumstances reached the ears of the Pope, who forbade the owner to remove the vase from Rome. Nevertheless it was smuggled out of the city, and sold to Sir William Hamilton, who sold it, in time, to the Duchess of Portland. The transaction was conducted with so much secrecy that even the Duchess' own family were kept in ignorance of it.

When the Duchess of Portland died, in 1786, the vase came under the hammer. The Duke of Portland and Josiah Wedgwood were both equally anxious to possess it, and when the Duke learnt that the potter wanted it for

copying purposes, he offered to lend it to him if he would not compete at the sale. This was agreed to, and the vase was knocked down to the Duke for £1,029.

In 1810 the vase was placed in the Portland museum, then Montague House, but another chapter was still to be added to its romance. A man named William Lloyd, who was recovering from a drunken bout, picked up a Babylonian stone and hurled it at the vase. There was a crash, and the exquisite gem of ancient art fell, shattered by a barbarous act of vandalism. The pieces were put together again, and the vase, which is estimated to be worth at least £10,000, can be seen to-day in the Gold Ornament Room of the British Museum. The cameo-like figures upon it represent the meeting of Peleus and Thetis in the presence of Poseidon and Eros.

Other famous vases were the three *Rose du Barri* Sevres specimens, found by the Earl of Coventry in a long disused room of his mansion. On being sent to Christie's they fetched £10,500 on June 12th, 1874, and were purchased by the Earl of Dudley.

A famous sale in auction annals was that of the Wynn Ellis collection in May, 1876, for at it the celebrated portrait of Georgina Duchess of Devonshire by Gainsborough fetched 10,100 guineas.

A few days later London was petrified with astonishment to learn that the picture had been stolen from the rooms of its purchaser, Mr. Agnew, of Old Bond Street, having been cut out of the frame during the night.

A reward of £1,000 was offered, and for many years police investigations went on, but without success.

The following year a portrait purporting to be "The original and fam-

ous portrait of the beautiful Duchess of Devonshire," was exhibited, but found to be an impudent fraud. Other so-called originals have made their appearance from time to time, but only last year the picture itself made a dramatic reappearance in London.

It had, it seems, been stolen by Adam Worth, an American professional criminal, who has since died in England. The robbery was carried out under cover of a London fog, and was not undertaken for the purpose of making money, but to induce Mr. Agnew to go bail for one of Worth's burglar friends, who was under arrest in Paris.

The picture was nailed into the false bottom of a trunk and smuggled to America. The hue and cry prevented Worth from coming forward, but eventually, through the mediation of two men, named Pat Sheedy and Robert Pinkerton, the painting was restored to the Agnew family.

Mr. Agnew eventually sold it to Mr. Pierpont Morgan, in whose possession it now remains, for the sum of £40,000.

Mr. Pierpont Morgan is the proud possessor of many of the costliest things in the world, and the following are some of his treasures, with the prices he paid for them:

Raphael's Madonna of St.	
Anthony of Padua.....	£100,000
Van Eyck's Gothic tapestry	100,000
Fragonard panels painted for Madame du Barri...	70,000
Four tapestries after Boucher	80,000
Gainsborough's "stolen"	
Duchess.	40,000
Guillinano silver collection..	60,000
Mannheim collection of majolica.	90,000

The Limoges Triptych, by Nadan Penicauld.....	20,000
Garland porcelain collection	150,000
Landscape by Hobbema....	50,000

At the sale of Horace Walpole's collection at Strawberry Hill, Anne Boleyn's clock, in silver gift, bearing the initials, "H.A." above a true-lover's knot with motto "The Most Happye," was sold. It was given to her by the King on the morning of the marriage, and, as Harrison Ainsworth truly said at the time of the auction, "This love token of enduring affection remains the same after three centuries; but four years after it was given the object of Henry's eternal love was sacrificed upon the scaffold. The clock still goes; it should have stopped for ever when Anne Boleyn died."

This relic was bought by the late Queen for £110.

A silver mounted rock crystal ewer was discovered by an expert among some old rubbish in the pantry at Beaudesert, and sold among the late Marquis of Anglesey's effects for 4,000 guineas.

It was only 6 1-2 in. high and was of English sixteenth century workmanship, although the design was obviously inspired by some masterpiece of Benvenuto Cellini. The spout was formed by a dragon and the exquisite chasing of the handle was certainly reminiscent of early Italian influence.

The highest price previously given for a piece of silver sold by auction was fetched by the famous Tudor cup in 1902, which realized £4,100 at the Dunn-Gardner sale, so the Anglesey ewer beat the record.

But the record has again been beaten lately by the famous rock crystal biberon—a drinking vessel

with a spout—which fetched £16,275 at Christie's in May.

An exciting duel for its possession took place between Mr. Duveen and Mr. Charles Wertheimer, the latter gaining the victory. Mr. John Gabbatas, the owner, had placed a reserve of only 5,000 guineas on it, so the result must have been a pleasant surprise to him.

The famous rose-pink "Agra" diamond formed the last item in the recent sale of Messrs. Streeter & Co.'s stock of jewels at Christie's. Like most big diamonds it has a curious and romantic history. Nearly five hundred years ago it was proudly worn by the Sultan Baber, the founder of the Mogul Empire. In 1857 it was taken from the King of Delhi, and smuggled out of India by being placed in a horse-ball, which a horse was made to swallow. In due course it became well known in Europe, and it formed the subject of a case in the law courts in 1892. Finally it reposed in a wadding-lined box at Christie's under the admiring gaze of experts who had journeyed from all parts of the world, several Indian gentlemen being noticeable among them. A bid of £1,000 was made at once, and the gem was ultimately knocked down to Mr. Max Mayer for £5,100.

As the Agra weighed over thirty-one carats this was a relatively small price. The "Hope" blue diamond, for instance, is valued at £20,000 to £30,000, and the "Koh-i-noor" is supposed to be worth £120,000.

Does the old proverb about lucky spoons affect the value of old silver Apostle spoons? They are so keenly sought after that a collection of sixteen Early English Apostle spoons realized £1,035 at Christie's last February, and these were odd spoons—

a complete set brought close upon £5,000 in 1904. Certainly the owner would be "lucky" in possessing them, if only for their marketable value. The highest price ever fetched by a silver spoon was reached at the Dunn-Gardner sale, when one with the motto "St. Nicolas pray for us" engraved on it was sold for no less a sum than £690.

A curious object came under the hammer in Wellington Street in 1901. It was no other than a preserved fragment of a "Protestant Cheese," which was presented to H.R.H. the Duke of York by the inhabitants of the County Palatine of Chester, in gratitude for his able vindication of the Protestant Ascendancy in Parliament on April 25th, 1825.

It was the largest cheese ever made and weighed 149 pounds. The Duke gave a small portion of it to Mary Isabella, Duchess of Rutland, and this fragment realized £1 14s. in the sale room.

Sotheby's does for books what Christie's does for pictures. At a recent sale of autographs and manuscripts of exceptional interest one of the items revived memories of one of the most romantic love stories in history—that of Lord Nelson and Lady Hamilton. It was in the form of a letter from the gallant sailor to his "Enchantress," addressed to "Lady Hamilton, 23 Piccadilly, London," both contents and address being signed in full, which was unusual.

The letter ran:

Amazon, off Folkstone,
September 25th, 1801.

My Dearest Emma—

I got under sail this morning at daylight, intending to return to the Downs on Sunday or Monday, but

receiving a note from Dr. Baird of our dear Parker's being worse, and requesting me to stay a day or two longer, and as it is calm, so that I can neither get to the coast of France or to Dungeness, I am returning to the Downs. My heart, I assure you, is very low; last night I had flattered myself, I now have no hopes. I dare say Dr. Baird will write you a line, but we must bear up against these misfortunes. I have not had your letters to-day; they are my only comfort. Yesterday the Calais flat boats, &c., came out. Captain Russell chased them in again, but they can join at any time, as the season approaches when we cannot go on their coast. You must, my dear friend, forgive me, for I cannot write anything worth your reading, except that I am at all times, situations, and places—Yours,
NELSON AND BRONTE.

Lady Hamilton has certainly con-

tributed more than her share towards the romance of the auction room. From time to time one or another of Romney's beautiful portraits of her comes into the market and she has been portrayed upon china plates and many other objects. The highest price ever paid for a letter (over £1,000) was realized for one written to her by Lord Nelson.

A series of epistles from Charles Dickens to George Cattermole included in the same sale threw an interesting light on the method of illustrating Dickens' books, and showed how much the illustrations really owed to the novelist's own suggestions. Cattermole was the well-known water-color artist who contributed illustrations to "Barnaby Rudge" and other books by Dickens, and in corresponding with him Dickens' suggestions often amounted to word-pictures.

Who Are Christians?

THE OUTLOOK.

At this happy Christmas time—a time when the name of Christ is on every lip in Christendom—the question is a perfectly natural one, "Who has the right to the name Christian?" The writer of this brief editorial goes back to the Gospel of Christ and from it constructs a definition of a Christian, which is as satisfying as it is simple.

THE non-acceptance of the Unitarian delegates by the Conference now in session in New York City under the title of The Federation of Churches is rightly regarded by our contemporaries as raising a very vital and important question. Thus, both the "Congregationalist" and the "Christian Advocate" make it a text for the discussion of the question, Who have "the right to the name Christian?" If Christianity is a system of philo-

sophy and it is the function of the Church to teach that philosophy, then it is clear that those who hold that the doctrine of the Trinity is an essential part of that philosophy cannot consistently regard Unitarians as Christians, and cannot invite them to co-operate in teaching Christianity, and that Unitarians could not accept the invitation if it were given to them.

To know what Christianity is, and what the function of the Christian

Church, we have but to refer to the original documents, and fortunately they are accessible to every one.

Jesus Christ in his first reported sermon defined his mission. He came to Nazareth, his childhood home, went into the Synagogue on the Sabbath Day, went into the pulpit, and found and read the following passage from Isaiah:

The spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the broken-hearted, to preach deliverance to the captives and recovering of sight to the blind, to set at liberty them that are bound, to preach the acceptable year of the Lord.

He had come, he said, to fulfill this prophecy; this was his mission. A year or so later he appointed twelve apostles to take up the work which he could not complete without help, and this was the commission he gave to them:

As ye go, preach, saying, The Kingdom of heaven is at hand. Heal the sick, cleanse the lepers; raise the dead; freely ye have received, freely give.

John the Baptist was in prison. He wished to know whether Jesus was the Messiah, and sent two of his disciples to inquire. And this was the answer Jesus gave them, this the evidence that he was the Christ:

Go and shew John again those things which ye do hear and see: the blind receive their sight, and the lame walk, the lepers are cleansed, and the deaf hear, the dead are raised up, and the poor have the gospel preached to them.

He died. After his resurrection he gave his disciples their future world mission:

As my Father hath sent me, even so send I you. And when he had said this, he breathed on them, and saith unto them, Receive ye the Holy Spirit: whosoever sins ye forgive, they are forgiven unto them; whosesoever sins ye retain, they are retained.

His disciples took up this work and carried it on, and after half or three-quarters of a century of Christian work one of their number, the author of the Epistle to Titus, epitomized in the following terms the message which had been given to them.

The grace of God that bringeth salvation hath appeared to all men, teaching us that, denying ungodliness and worldly lusts, we should live soberly, righteously, and godly in this present world, looking for that blessed life and the glorious appearing of the great God and our Saviour Jesus Christ.

What is the function of the Christian Church? It is to teach us how to live; it is to bring us into Christ's school, and make us his pupils; it is to receive the spirit of Christ and continue Christ's work; it is to carry to men the glad tidings of sin forgiven and life bestowed; it is to teach us how to follow Christ: it is to prepare men for the coming of the kingdom of God—the kingdom of righteousness and peace and joy in holiness of spirit; it is to carry to its completion the work which Christ said he had come to initiate—to preach glad tidings to the poor, to heal the broken-hearted, to bring recovering of sight to the blind and liberty to the captives; it is living soberly, righteously, godly, hopefully; it is faith, hope, and love—the spirit of vision, of aspiration, of good will; it is loving men as Christ loved men;

it is carrying out in our lives the spirit of the apostles' teaching: "He laid down his life for us, and we ought to lay down our lives for the brethren."

Jesus Christ was not the founder of religion. Religion existed long before his time. He was not the founder of a special religion. Each special religion has its creed, its ritual, or its ecclesiastical organization—generally all three. One looks in vain in the four Gospels for either. Jesus Christ was a giver of life. "I am come," he said, "that they might have life, and that they might have it more abundantly." To take this life which he imparts—the life of faith that looks upon the things that are unseen and are eternal, the life of hope that sees in every to-day a better to-morrow and aspires toward it, the life of love that counts all experiences as opportunities for service—this is to be a Christian. To have his spirit, if not to have it then to desire it above all else, this is to be a follower of Jesus Christ. And the men and women who possess this spirit, and have banded themselves together to give it to others, are the Church of Christ. This spirit of life transcends all rituals, is greater than all definitions, overflows all Church orders and organizations. It is in the Roman Catholic Xavier and the Protestant Zinzendorf, the Arminian Wesley and the Calvinistic Whitefield and the

Quaker Fox; it sings in the Catholic "Lead, Kindly Light," and in the Calvinist "Rock of Ages," and in the Unitarian "Nearer, My God, to Thee."

We believe in the historic faith of the Christian Church. We believe that for us men and for our salvation Christ came down to earth. We see in him the supremest manifestation of the Infinite Father. We bow before him as the Son of God, the express image of his Person, the brightness of his glory. We offer to him our heart's highest adoration, and count it all too poor an offering. But to believe this is not Christianity. Christianity is the spirit of Christ, the spirit of love, and service, and self-sacrifice. He that hath not the spirit of Christ is none of his. Orthodox definitions will not make him Christian. He that hath the spirit of Christ is Christ's. Unorthodox definitions will not prevent his being so. For ourselves, we will work with all who profess and call themselves Christians if they will work with us. We will work with any man who is trying to do Christ's work in Christ's spirit. We will gladly accord to him liberty to work in his own way; we will insist on our liberty to work in ours. And in this liberty of the spirit, not in any conformity in a common ritual or to a common creed, we will find the bond of our unity as we find the inspiration of our service.

Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of The Busy Man's Magazine can secure from their newsdealers the magazines in which they appear. :: :: :: :: ::

AMERICAN ILLUSTRATED

A portrait of Ellis Parker Butler, author of the now famous story "Pigs is Pigs," is one of the features of the December number. The romantic serial "Prisoners," by Mary Cholmondeley, reaches its second installment. There is a pretty set of colored pictures depicting "The Child's Christmas," while in an article on "The Story of American Painting," several very beautiful examples of the work of American artists are reproduced. Two or three especially clever stories appear in this number, notably "Peter Potter: Business Privateer." The leading contents are:

The Mastery of the Earth, by W. S. Harwood, which outlines the wonderful achievements made by the workers in agricultural experimental stations.

Who Shall Own America? by Judge Peter S. Grosscup, which discusses the problem of the control of corporations.

Charles E. Hughes, by Ralph H. Graves,—a short character sketch of the great lawyer who has been conducting the investigation into

the affairs of the big American insurance companies.

AMERICAN INVENTOR.

Articles of an instructive and entertaining character appear in this periodical. The bill of fare for December is particularly good. From it may be selected the following:

A Successful Flying Aeroplane describes the experiments which have led to the invention of an airship supported by the upward air reaction on plane surfaces.

A Suite of Solid Silver Furniture. A description of the beautiful production of a Sheffield firm for an eastern potentate.

The Tobacco Industry of the United States. A short article on an important phase of American industry.

APPLETON'S BOOKLOVERS

The Christmas number of this magazine is a handsome publication, containing some very effective color work. Special mention might be made of the artistic work in connection with a poem. "The Princess of the Tower," by Bliss Carman, and the reproductions of four paintings by

Robert Reid in colors. The serial story "In Cure of Her Soul," by F. J. Stinson, increases in interest. The leading contents are:

Montmartre, by Alvan F. Sanborn, which describes a section of Paris little known from its artistic and literary standpoint to the average tourist.

The Work of Robert Reid, by Royal Cortissoz—giving some account of the artistic attainments of an American artist.

Algiers in Transition. An illustrated description of a city where orient and occident join hands.

Taormina the Beautiful. Some account of one of the most beautiful places in the world, situated in Sicily and daily becoming a more fashionable tourist centre.

ATLANTIC MONTHLY.

No special attention is paid to Christmas in the Atlantic Monthly, which continues the even tenor of its way. There is, to be sure, a Christmas essay by E. S. Martin on "Riches," which is well worth reading, but apart from this the contents are of a general character. There is a clever paper on Sir Henry Irving in this number and one or two excellent short stories, besides the following:

Is the Theatre Worth While? A thoughtful discussion on the problem as to whether the theatric art is to continue to survive as a commercial undertaking or as a real art.

Woman Suffrage in the Tenements. Some personal experiences of the writer as she sought to secure opinions among the women of the tenements.

German Ideals of To-Day. An explanation of how social justice and social efficiency dominate the lives of Germans to-day.

BROADWAY.

The Broadway always has an interesting table of contents, which have the merit of being short and to the point. In the December number are to be found articles on "Fortune Telling with Cards," "The Stage and its People," "Guying and Guys on the Stage," and "The Chorister Boy as He Is." There are several short stories and a plentiful supply of illustrations. The following articles are of special interest:

North Poleward. An account of the exploration tour last Summer on board the steamer "Miranda."

The Reformation of Manhattan's Bad Boy. A description of the manual training work done by boys at the State House of Refuge.

Modern Education of Children, by George Bernard Shaw. Some of the exaggerated views of the famous playwright.

CANADIAN.

One of the most interesting features of the Canadian Magazine for December, is a series of eight views of "The Harbors of Canada." These include Victoria, Fort William, Sault Ste. Marie, Depot Harbour, Toronto, Montreal, St. John and Halifax. In the series of Canadian celebrities. Jean Graham writes a short sketch of the poet, William Wilfrid Campbell. A paper on the work of Andrea Del Sarto, with illustrations of his work, occupies first position. Readers will find the following articles of special interest:

Canada After Twenty Years, by Sir Gilbert Parker. An interesting comparison, showing how a national Canada has sprung into being.

The Lure of the Better West, by Aubrey Fullerton. An account of immigration from the United States into Western Canada, accompanied by some interesting photographs.

CASSIER'S MAGAZINE.

The contents of Cassier's always have a practical and instructive turn, that makes this magazine very helpful to the busy man. In the December issue the following articles appear:

A New Type of Ocean Steamship. A detailed illustrated description of the new Hamburg-American liner "Amerika," which recently crossed the ocean for the first time.

Industrial Smoke and its Prevention discusses the problem of smoke prevention from the historical standpoint.

Pipe-Line Power in Niagara Gorge shows what could be done with the Niagara rapids in the way of developing power.

Dredging and Dredging Appliances is a long and elaborately illustrated article on a subject which commands much attention in this day of improved water communication.

CHAMBERS'S JOURNAL.

Four excellent novelettes are added to the December number of Chambers's Journal, as a Christmas treat for readers. The regular section of the magazine is, as usual, full of good matter, most of which is instructive and all of it entertaining. The following articles will be found of special interest:

The Repairs of Life. by Dr. Andrew Wilson. This tells how nature sets to work to restore the human body to a normal condition whenever wounds or injuries have been inflicted upon it.

Millionaires' Hotels of New York.

The mammoth hotels of New York, with all their magnificent and luxurious appointments are here described, as they strike visitors from the Old Country.

Rejected by the Publishers. Interesting instances are given where famous books have been refused by publishers, showing that the judgment of these personages is not always infallible.

Wanted: A Christmas Grocer. This is a quaint essay, in which the virtues of the old-time grocer, with his genial manner and his generous gifts, are extolled.

CORNHILL.

One of the oddities of the December Cornhill is an article on the "Battle of Austerlitz," written by a French officer and published in the original French. The serial story at present running through the Cornhill is "Sir John Constantine," by A. T. Quiller-Couch. Special mention might be made of a short story "The White Woodcock" appearing in this number. Of the other contents mention might be made of:

Reminiscences of a Diplomatist,—the third in a series, giving some account of affairs in St. Petersburg before the Crimean War.

The Christmas Book, by Joseph Shaylor. A paper tracing the origin and increasing popularity of Christmas editions and annuals.

The Fascination of Orchids, by Frederick Boyle. Something about one of the most wonderful flower creations in the world.

COSMOPOLITAN.

A notable serial begins in the December Cosmopolitan, one of H. G. Wells, fantastic prophecies of things to be, entitled "In the Days of the Comet." There is a beautiful essay

on "The Poetry of Jesus," by Edwin Markham, who wrote "he Man With the Hoe." Of fiction there is good store, mainly of the light love story style. The illustrations are numerous and some novel effects have been introduced. Particular attention is directed to:

Christmas With the Roosevelts in 1765. An illustrated account of how the progenitors of the President of the United States spent Christmas long ago.

Burdens Borne by Women. A description of some of the tasks performed by women in various parts of the world.

Story of Paul Jones, by Alfred Henry Lewis, continues the graphic account of the career of the famous sea captain begun in an earlier number.

Art for Business Sake, by David Belasco. A paper by the great dramatic critic on some phases of the commercialization of the stage.

EVERYBODY'S.

"The Spoilers," a serial by a new author, begins in this number, as also the first chapters of an account of economic conditions in the Old World by Charles E. Russell, called "Soldiers of the Common Good." "Frenzied Finance," by Thomas W. Lawson, still continues its course. There are a number of stories and the usual supply of illustrations.

McCLURE'S.

McClure's December number contains three or four good stories, notably a fantastic sketch by Jack London, called "Love of Life." Part second of Carl Schurz' "Reminiscences of a Long Life," appears in this number. This is one of the best

things McClure's has had for some time. Among the other contents are:

Folk, by William Allen White, a character sketch with portrait of the youthful Governor of Missouri.

Railroad Rebates, by Ray Stannard Baker, a further discussion of a subject which is agitating Americans at present.

METROPOLITAN.

"Shakespeare's Heroines," color drawings by Henry Hutt, of Rosalind, Ophelia and Juliet, are features of the Christmas Metropolitan. There are also some beautiful color illustrations accompanying an article on "Kairwan the Holy." "Pugilism and the Drama" tells of prize fighters who have gone in for acting. The remaining contents are mainly in the line of fiction.

PALL MALL.

Some appropriate Christmas fiction appears in the December number, redolent of the old romantic days. One of the best stories is "My Lady's Ring," by H. B. Marriott-Watson. "The House of the Evil Hour," by Sidney Pickering, is another of a like character. "The Message of Christmas," by the Bishop of Ripon is an illustrated paper on five parables of Christ. The fourth story in the series of "Trials of Commander Me-Turk," by C. J. Cutcliffe Hyne, appears, as also the final installment of "Kipps," the serial by H. G. Wells. Among the heavier contents are:

Sovereigns I Have Sung to, being reminiscences of Madame Sembrich, who has had the good fortune to be listened to many times by royalty in all parts of Europe.

The Picture of the Year. An inter-

view with the Hon. John Collier. This is accompanied by a half dozen reproductions of famous contemporary paintings.

London at Prayer, by Charles Morley, continuing a series and describing the singing of the Christmas carols at the Foundling on Guilford Street.

THE PACIFIC MONTHLY.

The Christmas number of the Pacific has been enriched with several very fine photos of natural scenery that delight the eye. There is an interview with the cartoonist, Homer Davenport, a number of short stories and

Driving the Iron Stallion Down to Drink, by Frank Ira White, discusses railroad construction to the Pacific Coast.

The Coming Supremacy of the Pacific, by Wolf Von Schierbrand, is the fifth in a series, and describes more particularly the influences of irrigation and immigration on western life.

A Mecca for Astronomers tells of the solar observatory on Mount Wilson in the Sierra Madres of Southern California.

PEARSON'S (American).

The December number is given over almost entirely to fiction, which will be found of a wide and varied interest. The articles of reminiscence by Albert Bigelow Paine, in this number, deal with the second attempt to relieve Fort Sumter. "Joseph, Chief of the Nez Perces," describes an interesting Indian character.

When the President is "At Home," gives a picture of the scene and ceremonies at the White House when the President receives.

The Greatest Standing Army in the

World, shows how the school children of the United States outnumber every standing army in the world.

PEARSON'S (English).

The double Christmas number of Pearson's with its thirty-two pages in color, is a splendid production. First there is a beautifully illustrated article on "Autumn and Winter in Art," by Rudolph de Cordova. This is followed by "Types of Terriers and Toys," also well illustrated. There are quite a number of excellent stories and articles, of which the following are of particular interest:

Famous Raconteurs, by Harry Furniss, telling anecdotes of Jerrold, Brookfield, Garrick, Burnand, Gilbert, Mark Twain, etc.

Queer Loads—an account of some extraordinary loads that have been carried on railroad trains.

SCRIBNER'S.

Fiction is the predominant note in the Christmas number of Scribner's. One of the best stories is "Captain Arendt's Choice," a modern nautical yarn. "The Man who Studied Continual" is a fantastic conception, but amusing at the same time. Richard Harding Davis contributes a story, entitled "The Spy," and there is a serial story by F. Hopkinson Smith. An illustrated paper on the work of the artist Holbein is also to be found in this number.

SUCCESS MAGAZINE.

The Christmas Success Magazine has much of live interest in its contents. Four stories and a number of good articles make up a bill of fare, that is bound to please. "The Art

of Christmas Giving," by Mary E. Wilkins Freeman, and "Success with a Flaw," by Orison Swett Marden, are two essays of special interest. Among longer articles are:

Turning Children into Dollars, which tells how the sweat shops are grinding hope, ambition and even life out of little toilers.

The Romance of News Gathering, which describes how the newspapers get their material and tells about some of the big scoops that have been secured.

Money-Making at Home, which gives some schemes by which women can make money at home.

SYSTEM.

Several notable articles are to be found in December System that merit careful reading. "The Organization of a Retail Store," for instance, is a most helpful paper on how the work of a retail store should be departmentalized. In the series, "How the Articles of Commerce are Made," the subject of "Twine" is taken up and the whole process of its manufacture illustrated in a set of nine pictures. Some half dozen articles give descriptions of business systems, with accompanying charts. Among the more important contributions may be mentioned:

Building a Business Machine—showing the necessity for a thorough co-ordination of interests among the individuals of a business house.

Wholesaling by Mail. A description of how the greatest wholesale business in the world was developed on this idea.

The Automobile in Business tells of the development of the motor car from a mere pleasure giver to a business utility.

The Parasites of Foreign Business.

Some account of fake export associations, with their methods and how they may be counteracted.

How to Run a Mine Economically.

The story of a mine manager who built up a group of losing mines into a property worth half a million dollars.

TECHNICAL WORLD.

Though its name might imply dry and learned contents, the Technical World is not so heavy as one might suppose. In fact much bright, readable matter of general interest appears in its pages from month to month. Take the following articles as examples:

Story of the Iron Industry, tracing the various processes which follow the digging of iron ore from the Lake Superior mines until it is turned into pig iron—profusely illustrated.

Anti-Auto Riots of 1830, tells of the efforts made to keep the first steam railways from doing business.

The Grand Canal of China, describes one of the most famous canals in the world.

THE ARENA.

The special feature of the Arena's December issue is "The Coal Trust of Colorado," designated an amazing revelation, by Hon. J. Warner Mills. The work of the cartoonist John L. De Mar is given some attention by B. O. Flower, and several of his best cartoons are reproduced. An excellent full-page portrait of Mayor Tom L. Johnson, of Cleveland, and a portrait of Count Tolstoi are features. From the literary contents the following may be selected:

Uncle Sam's Romance with Science and Soil. A description of the wonderful progress that has been

made of late years in scientific agriculture.

Economics of Moses. An interesting paper on the Mosaic law relating to land and tools, which is the basis of all economics.

The Reign of Graft in Milwaukee. A short and concise account of political corruption in Milwaukee.

THE CENTURY.

Some extremely fine color work is to be found in the Century's Christmas number. To illustrate a short poem, "A Christmas Hymn," an eight-page section on heavy coated stock has been used. The designing and coloring of the section are very fine. The principal feature of the literary contents of the number is the opening installment of "Lincoln the Lawyer," a study by Frederick Trevor Hill. There is also to be found the second part of Mrs. Humphry Ward's serial "Fenwick's Career." Other interesting contents are:

An Intimate Study of the Pelican. An illustrated article, descriptive of the extraordinary bird that inhabits the southern seas.

Historic Palaces of Paris. A description, with many handsome illustrations of the Hotel de Crillon, which has the most unique location in the world.

The Russian Players in New York. Some account of the Russian plays and the players who have been performing them on the New York stage.

THE GRAND MAGAZINE.

As usual, the Grand Magazine is full of articles of timely interest, covering a wide range of subjects. The absence of illustrations permits of a more extensive bill of fare than is given by the illustrated magazine.

In the series of "Best Stories of Leading Writers," one of Arthur Morrison's tales is published. There is a symposium of opinions by colonial authorities on emigration, in which Mr. Thomas Southworth, Ontario colonization officer, takes part for Canada. The articles of immediate interest to business men are:

How Bargain-Hunters are Swindled, dealing with the abuse of legitimate advertising methods by manipulators.

Work Done in Sleep, telling how intellectual feats have been accomplished during sleep which during waking hours proved impossible.

Should Women Wear Corsets? is discussed by two leading London physicians, who take opposite sides of the question.

THE MONTHLY REVIEW.

A valuable commentary on British Russian relations on the Afghanistan border is supplied in a paper by Sir Charles Dilke, which is the most important feature of the December number. "The Anglo-French Agreement and What it May Lead to" is treated in an interesting manner by Sir Harry Johnston. "Underground Jacobitism" and "Forbidden Marriages" are two unusual articles. There are the opening chapters of a new serial "A Face of Clay," by Horace Vachell. Two specially strong articles are:

Public School Education. A condemnation of the existing traditional system of grinding knowledge into unwilling and uninterested pupils.

The Unemployed and the Unemployed Workmen Act, by Sir Arthur Clay. A review of the Act of 1905, showing wherein it will relieve the distress of the unemployed.

THE REVIEW OF REVIEWS.

"The Progress of the World," with its accompanying illustrations, the cartoons of the month and the "Leading Articles of the Month," alone would make the Review of Reviews a valuable publication. But in addition the reader is given a number of special articles, which are always of timely interest. "The Russian Situation" and "The New King of Norway," are articles of political significance. "A German-American University Alliance" and "The University of Texas" are of educational interest. "What do our Church Buildings Express?" and "Foreign Conductors of this Season's Music," are illustrated articles that appeal to two different classes of people. To the business man the following articles will be found of interest:

America in Foreign Trade, discussing American trade with the Orient and with South America, with detailed statistics.

The Americanization of Mexico, showing how American capital and American influences are changing the character of Mexican life.

THE WORLD TO-DAY.

An excellent portrait of Premier Seddon of New Zealand appears as the frontispiece of the December number, accompanying an article on labor conditions in that colony. One of the most interesting of several contributions is "The Swedish-American," which is practically a character sketch of one of the best of American settlers. It is illustrated with portraits of Swedes who have won distinction in the United States. An instructive article discusses "The Aus-

tro-Hungarian Crisis." Of more particular interest to business men are:

The Responsibility of Insurance Officials. This article shows how far-reaching are the interests of insurance companies and how necessary it is that they should be well managed.

Americanizing the Japanese, by W. S. Harwood, gives an interesting picture of how American influences are telling on the Japs, who live in the Western States.

The Land Without Strikes supplies reasons why New Zealand is so prosperous, quoting the opinions of Premier Seddon.

Orchards in the Desert. A description of the wonderful apple orchards of New Mexico, produced by irrigation.

THE WORLD'S WORK.

Illustrations are always a strong feature of the World's Work and the business man finds much to interest him even in a casual glance through its pages. The December number has some strong features. Of passing interest are "Gun and Camera in African Wilds," "Frederick MacMonnies, Sculptor," and "Full-Page Literary Portraits," while the following will be found instructive:

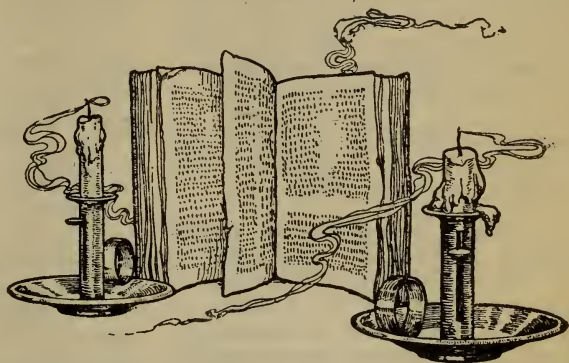
Venezuela and the Problem it Presents. A lengthy account of the political situation in Venezuela, a country plundered into weary acquiescence by its pompous dictator.

The Story of Henry B. Hyde, the man who founded the Equitable Assurance Society and through whose energy the colossal growth of life insurance has been brought about.

The Children Who Toil. A detailed account of some of the evils surrounding child labor, showing the proper light in which the problem should be viewed.

The Busy Man's Book Shelf

Some Interesting Books of the Month Reviewed



Last month a number of novels, having business subjects as their themes, were referred to in this department. This month the scope of the department has been broadened and consideration has been given to a general range of fiction.

The Fall season has been prolific of good fiction. Nearly all the popular novelists are represented on the lists and many new writers have been brought to the front. Canadian authors, especially those who write about animals and nature, have produced some notable books.

Owing to the fact that this is the holiday season, attention has been limited to fiction almost entirely. Next month it is our hope to devote space to a number of books on business subjects, of which several excellent publications have recently been placed on the market.

SOME POPULAR NOVELS.

The Work of Our Hands. By Mrs. H. A. Mitchell Keays. Toronto: The Musson Book Co., Limited. Cloth, \$1.50.

Stories in which the struggles of capital and labor are detailed strike a popular note at the present time.

It is natural that they should do so, because these struggles to-day bulk largely in the public eye. Unlike the majority of labor novels, this story moves in an ethical rather than a practical plane. It traces the change in the mental attitude of the beautiful young wife of a millionaire mill-owner, and describes the combat which ensues between husband and wife. Gradually the author works her story up to a strong climax. The wife holds firmly to her position, defending the rights of the workers and maintaining the responsibility of the rich. Her philanthropy reaches an extreme, and a rupture between husband and wife is threatened. The outcome is as striking as it is unexpected.

Squire Phin, by Holman F. Day, New York: A. S. Barnes & Co. \$1.50.

In this, his first long story, Mr. Day has transferred to paper a picture of village life as it appears down east in the State of Maine with the skillful touch of one thoroughly acquainted with his subject. He is a close observer of the characteristics of the people who live in his book, some of whom are irresistibly funny.

Squire Phin, a clever lawyer and philanthropist, is the hero whose love story and courtship are quite unique, while Aquarius Wharff, the weather prophet, the loungers with queer names about Asa Brickett's store, and best of all, Hime Fook, the showman, furnish the comic element.

Lodgings in Town, by Arthur Henry. New York: A. S. Barnes & Co. Cloth. Illustrated, \$1.50.

To those who have read the earlier work of this author, "The House in the Wood" and "An Island Cabin," this new book will be welcome, as giving a glimpse into the earlier life of the author, before he gave up life in the city for country life. He describes the various phases of modern city existence with a vivid pen and makes even the commonplace romantic. The illustrations are from photographs of New York City.

Yolanda, by Charles Major. Toronto: Morang & Co., Limited. Cloth, \$1.50.

A very pretty and pleasing romance is this latest production of the author of "When Knighthood was in Flower." The scene is laid in the Burgundy of Charles the Bold, whose only daughter Mary is the heroine. She is well portrayed by Mr. Major, and is undoubtedly one of the most charming heroines of the season. The author has also been most happy in his portrayal of the hero, who is heir to the Duchy of Styria.

The Road-Builders, by Samuel Merwin. Toronto: Morang & Co., Limited. \$1.50.

The difficulties and dangers of railway construction in overcoming the forces of nature, in ruling large bodies of undisciplined men and in opposing the hostility of wild Indians and rival capitalists are all vividly set forth in this book. In Paul Car-

hart, the hero, the finest qualities of manhood are displayed. A skillful engineer, a born leader and statesman, and withal a tender and lovable man, one follows with interest the story of his struggles and successes. A book that enlists one's sympathies without the aid of a love story.

The Deluge, by David Graham Phillips. Indianapolis: The Bobbs-Merrill Co. Cloth, \$1.50. Toronto: McLeod & Allen. Cloth, \$1.25.

This is unquestionably Phillips' strongest work. He has made his picture of modern American life most convincing. The glimpse we are given behind the scenes in Wall Street is a memorable one. Financial methods are disclosed with a merciless hand, and the mask is ruthlessly torn from the faces of the great manipulators. Withal there is an interesting love story interwoven.

The Grapple, by Grace MacGowan Cooke. Toronto: The Copp, Clark Co., Limited. \$1.50.

A story which has for its theme the much discussed question of "Labor versus Capital." The writer treats of trade unions and what they have effected in bettering the condition of the working man; of strikes and their effect on the industrial world, and advocates arbitration as a means of adjusting differences. The plot is simple. The love story of Mark Strong furnishes a touch of pathos, and Captain McClintock's funny stories brighten the pages of this very readable book.

Fair Margaret, by F. Marion Crawford. Toronto: Morang & Co., Limited. \$1.50.

A story of theatrical life, the leading lady being Margaret Donne, a young English girl endowed with musical gifts amounting to genius. She is somewhat under the influence of a wily Greek, and is rescued from a dangerous situation by her lover,

Tushington, and his mother, a whilom prima donna. The denouement is reserved for another book, thus leaving the reader in a state of expectant curiosity.

The Memoirs of an American Citizen, by Robert Herriek. Toronto: Morang & Co., Limited. \$1.50.

These memoirs trace the evolution of an American citizen along commercial lines. A youth with brains, will-power and opportunity fights his way in the business world from the lowest to the topmost rung of the ladder. Cool, clear-headed, cynical, with an elastic code of morals suited to his occasion, Van Harrington tramples upon everything and everyone that stands in the way of success. He wins what he seeks, money and power, and becomes that finished product of the American social system—a senator. A strong and vigorous book.

The Black Spaniel and Other Stories, by Robert Hichens. New York: Frederick A. Stokes Co. \$1.50.

In this collection of short stories, as in his "Garden of Allah," there is abundant evidence that Mr. Hichens is no mere story-teller, nor does he much concern himself with the creation of individual character. The deep mysteries of nature and human nature are his theme. In the "Black Spaniel" the dual nature in man, the correspondences and antagonisms that exist between men, the relation of the human to the brute creation, and a metempsychosis upon which that relation is based, are the materials out of which a weird and tragic tale is woven. "The Mysteries of the Desert" form the staple of the remaining short tales.

Hearts and Masks, by Harold MacGrath. Indianapolis: The Bobbs-Merrill Co. Toronto: McLeod & Allen. Cloth, illustrated, \$1.25.

A charming romance, short, brisk and compelling. The story centres about two self-invited guests to a masked ball at a country club near New York. How they became unwittingly mixed up with a daring robbery, and how they escaped provides one interest of the book, while the other interest is afforded by the love element, which enters into their relations. The illustrations are numerous and beautifully executed.

Jules of the Great Heart, by Lawrence Mott. Toronto: The Copp. Clark Co., Limited. \$1.50.

A tale of the northern wilds. Nature as she reveals herself in some of her sterner moods of storm and stress is well interpreted. The hero, Jules Verbeaux, is an untutored trapper and free trader of the noble type of manhood. The simple tale of his strenuous life and adventures appeals to the sympathy of those who love what is genuine and true. The colloquial portions of the book are in the mixed jargon of the half-breeds, acquired by contact with the trading fur companies.

The House of a Thousand Candles, by Meredith Nicholson. Indianapolis: The Bobbs-Merrill Co. Cloth, \$1.50.

A mediaeval romance in a twentieth century setting is the singular theme of this absorbing story. A huge mysterious country house in Indiana, with many a secret passage, a buried treasure estimated in the millions, and a relentless hunt for this treasure furnish material for as exciting a yarn as has been written this year. The characters all play their parts well, and the denouement is as happy as it is unexpected.

A Maker of History, by E. Phillips Oppenheim. Toronto: The Copp. Clark Co., Limited. \$1.25.

A clever story which maintains its

thrilling interest till the final chapter. Guy Poynton accidentally becomes possessor of a paper containing part of a State secret, and the efforts of detectives and foreign spies to regain the paper furnish both Guy and his sister with many astonishing and unexpected adventures. A rather unusual trend of a love story runs throughout the book.

White Fire, by John Oxenham. Toronto: The Copp, Clark Co., Limited. \$1.50.

A missionary story of the South Sea Islands full of romance and adventure. Kenneth Blair and his young wife, filled with a fine enthusiasm devote their lives to reclaiming the savage cannibals of the Pacific by bringing them under the influence of the gospel and instructing them in the arts of civilized life. His Christianity is of that muscular type which has no scruples in making use of Winchesters and Maxims to protect his little community against unprincipled traders.

The Ballingtons, by Francis Squire. Boston: Little, Brown & Co. \$1.50.

A striking and original book. The ever-recurring problem of the liberty of the individual in the marital relation is handled with skill and deep insight into the ethical and spiritual questions involved. The theories of the writer are exemplified in the lives of two married couples. Frederick Ballington, armed with the power of the purse, seeks by a system of repression to destroy the individuality of his wife. Beatrice Sidney, the inheritor of immense wealth, tries to attain the same end by a lavish bestowal of her possessions on her young husband. In both cases the results are disastrous, because high ideals and spiritual aspirations prove stronger than mere selfish interests.

The Conquest of Canaan, by Booth Tarkington. Toronto: Poole Pub-

lishing Company, Limited. Cloth, illustrated, \$1.50.

In this latest story by the author of "The Gentleman from Indiana," the main interest centres about two characters, Joe Loudon and Ariel Tabor. As depicted first in their youth, Joe is the scapegrace of Canaan, while Ariel is a poor, despoiled little girl. After a lapse of years Joe returns and starts the practice of law. Hampered by his earlier bad name, he begins the conquest of frility as a weapon of warfare in Canaan. His final success is won with the assistance of Ariel, who had inherited a fortune and had grown into a beautiful young woman. On this groundwork Mr. Tarkington has built up a strong, convincing story with a deep, human interest.

TWO HANDBOOKS.

Choosing a Career, by Dr. Orison Swett Marden. Indianapolis: The Bobbs-Merrill Company. Cloth, illustrated.

This important volume discusses in a sane and logical manner one of the most momentous questions that can ever face a young man or maiden. The choice of a life-work, like the choice of a good many other things in life, is frequently made in a careless and hurried manner. Few give it the thought that it deserves, and very few indeed make adequate preparation for it. This is very often the fault of parents, who should direct the studies and aspirations of their children into the proper channels. To parent and child alike this book on "Choosing a Career" will be found very helpful. The first half deals with the theoretical side of the question: the second half with the practical side. Here are to be found the expert opinions of bankers, lawyers, railroad presidents, manufacturers, editors, printers, stenographers, artists, nurses, physicians—each a person of distinction in his own line.

Interspersed through the book are handsome photogravures of eminent business and professional men.

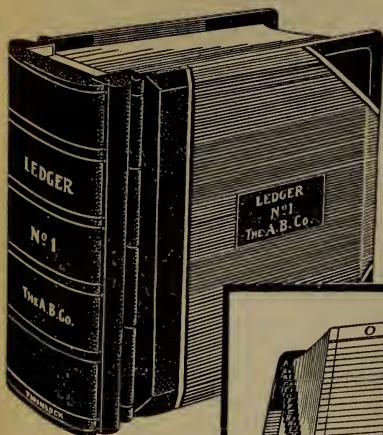
Everyday Etiquette. By Marion Harland. Indianapolis: The Bobbs-Merrill Company. Cloth, \$1.00 net. Postage Prepaid.

Though strictly speaking not a book of immediate interest to the business man, this volume will be found useful to many persons who have doubts as to the proper thing to do under given circumstances. No busy man lives who does not come into contact with the conventions,

either in business or socially. To all such this book offers a convenient means of learning the correct habits of everyday life. The book is divided into chapters, each treating of a single subject. Attention is naturally paid to such momentous themes as receptions, dinners and weddings, but there are also chapters on home economics, letter writing, and many other subjects of a lesser importance. The authoress writes in a pleasing and sympathetic strain, realizing that she is addressing people who want to learn.



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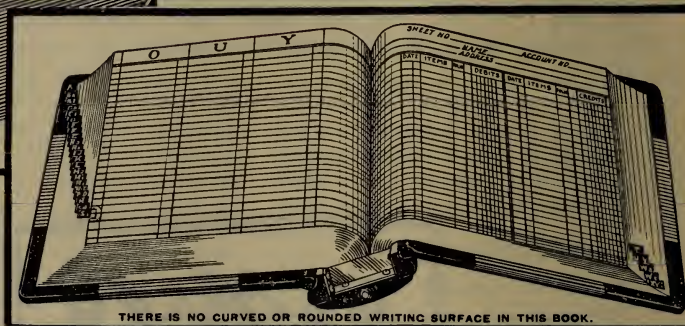
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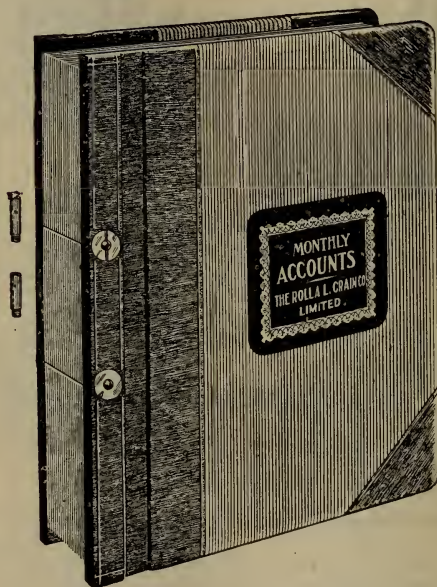
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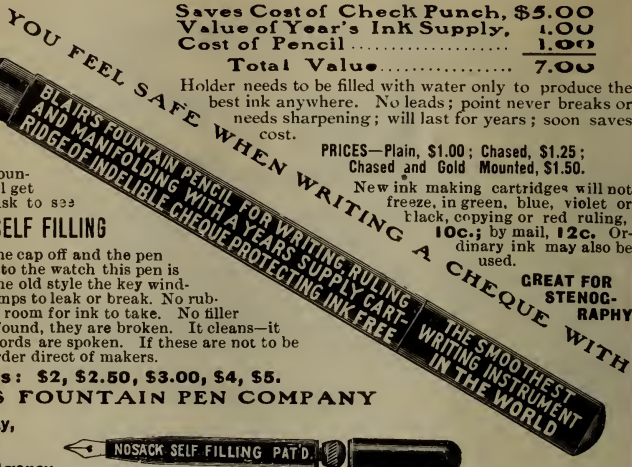
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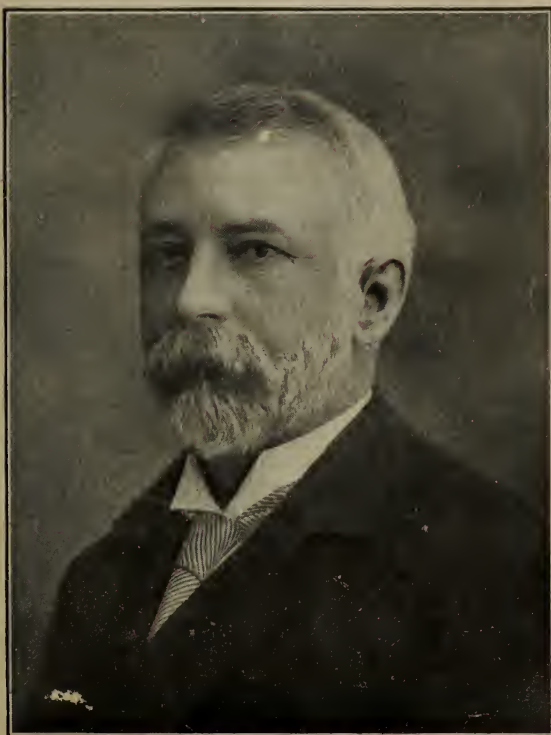
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Vol. XI. No. 4

FEBRUARY, 1906

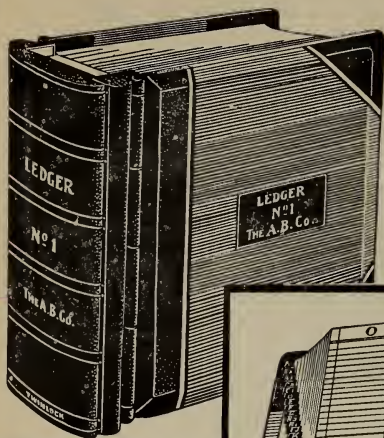
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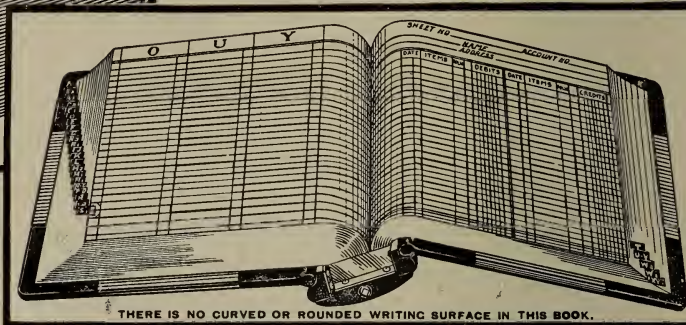
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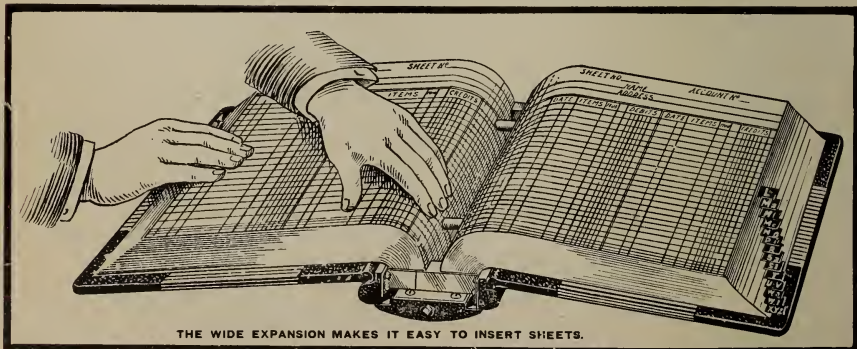
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Articles from the Current Magazines of the World.

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Inside With the Publishers

SOME explanation is due our subscribers for the apparent omission of a January issue of The Busy Man's Magazine. The present issue is in reality the January number, although we have labelled it February. When first The Busy Man's Magazine was issued, it appeared on the 20th of October, it was called the October number and it reviewed the October numbers of the world's periodicals, practically all of which had been received by that date. The November and December numbers followed suit, the December number coming from the press a few days before Christmas. Our attempt to keep the date of the magazine in harmony with the contents was a well-meaning one but it was to all intents and purposes useless, for many of our more distant subscribers did not receive their copy until some time the following month. Accordingly we are now placing our February number on the market contemporaneously with the magazines of other publishers, though its contents are concerned with the contents of the January periodicals.

It is almost unnecessary to state that the change will not affect the number of copies our subscribers will receive. The magazine will be sent to all subscribers for a full year of twelve months.

* * *

Another improvement which our readers cannot fail to have noticed is the new cover design with which we have started the year. This design has been specially prepared by the MacLean Publishing Company's artist and will be the permanent cover of The Busy Man's Magazine for some time to come. Provision has been made for the insertion of portraits of men who are doing things. We are

anxious that this new cover should become familiar to every man, woman and child in Canada. It stands for a publication that honors the active side of life and preaches a courageous struggle for the best that is in Canada.

* * *

The successful Canadian business man to be considered in our March issue is Mr. Frederic Nicholls, whose connection with the Canadian General Electric Company, Canada Foundry Company and other important industries has brought him much renown. The recent remarkable sale of General Electric stock in England has called attention to this issue in the Old Land and has naturally aroused curiosity in the man who has brought it to its present commanding position. Mr. Nicholls has also attained prominence in other walks of life.

We have commissioned Mr. Augustus Bridle to prepare this sketch of Mr. Nicholls and we are assured that he will present his subject in as interesting a light as he did that of Mr. D. D. Mann in our December number.

* * *

What a multiplicity of excellent magazines there are! Every month some new candidate for popular favor appears on the market or some old favorite changes its character or alters its price. There is a constant activity in the publishing world and tireless editors, special writers and story tellers are interminably grinding out matter for the insatiable reading public. Often quality is sacrificed to quantity, and so difficult is it to secure first-class matter that many magazine editors are compelled to pad their publications with inferior stuff.

The utility of a magazine like The Busy Man's Magazine is becoming daily more apparent. The average magazine gives its readers nine parts chaff and but one part wheat and its readers are cheated just that much. The Busy Man's Magazine is in a position to discriminate and only grist comes to its mill. It sifts the grain from the chaff and extracts the meat from the grain. It gives the very essence of all that is best.

Do not understand from our strictures that we believe magazine-reading to be a delusion and a snare. To those who have the time and the money we would say by all means read the magazines and keep in touch with current thought and action. But we are rather addressing our remarks to the great army of busy people whose time is precious, and who stand with bewilderment before the avalanche of printed matter but who do not wish to miss anything good in any magazine. To them we offer The Busy Man's Magazine with its selected articles and index to hundreds of others as a solution of a difficulty.

* * *

The article by Mr. H. F. Gadsby on Hon. W. S. Fielding, which appears as the leading article in this issue, reminds us of an episode which occurred while the Finance Minister was sitting with the Tariff Commission recently at Fredericton, N.B. A manufacturer of shoes, after putting in a strong plea for increased protection in the shoe-making industry, took occasion to mention that a duty on United States trade newspapers and magazines would be a good thing. For what reason? he was asked. "For the very good reason that United States manufacturers of shoes, who advertise in them, get an easy means thereby of placing the merits of their product before Canadian

readers, who buy their goods in preference to Canadian makes, which are better and cheaper," was his reply. The Finance Minister, instead of being appalled by this serious charge, merely laughed. "If that is your only difficulty, why don't you use printers' ink yourself?" he queried.

By this adroit reply, Mr. Fielding's title of "maker of tariffs" must be supplemented by the no less honorable title of "advertising expert." He has advanced on a new tack and is now ready to meet the clamorers for more protection with an unanswerable argument. Long life to Mr. Fielding, the advertising expert.

* * *

We are prepared to hear Canadian manufacturers argue that there are no Canadian magazines worthy to compete with the United States magazines, that there isn't the literary and artistic ability in this country to produce them, nor a sufficient population to support them. This is a serious mistake. Small wonder that Canadian magazines do not progress like the American magazines, when so few Canadian manufacturers lend them a loyal support. Let us work together, publisher, advertiser and reader, and it will soon appear that the land which produces a Parker, a Connor, a Barr, a Fraser, a Roberts, a Campbell, a Carman and many another familiar name can turn out magazines as good as the best.

* * *

An accumulation of testimonial letters is on our desk. Let us select from the heap two or three at random just to show what the reading public thinks of us.

Here is what Mr. George F. Haworth, of Sadler & Haworth, Toronto, writes:

"I send a few lines to thank you for the extra copies which you sent

to me of *The Business Magazine*, and take this opportunity of saying to you that it is the most interesting publication of the kind that I have ever subscribed to and there is no doubt that if the subsequent numbers are equal to the first and second editions your subscription list will become a very large one."

In the course of a short letter the Ingersoll Packing Company, of Ingersoll—very busy people, these—say:

"We would not like to miss the future copies of *The Business Magazine* if the contents continue to be on a par with the November number, which to our mind is a particularly fine number and which we enjoyed very much."

* * *

Mr. E. Lees, of Hamilton, has these kind words to say under date of December 28:

"I received this a.m. copy of *The Busy Man's Magazine*, and having read same, cannot help writing you to say that of all papers, periodicals, etc., I have subscribed to, none has pleased me more than the above. In fact, it is what every business man wants—something logical, helpful and pleasant to read. I am always anxious for the next issue. I send this letter of appreciation voluntarily."

* * *

Mr. W. C. Cross, manager of Hall & Fairweather, Limited, St. John, N.B., after notifying us that he had failed to receive the November number, wrote:

"The first one impressed us so favorably that we do not like to miss a number."

* * *

A subscriber to *The Busy Man's Magazine* who prefers to remain anonymous, writes: "You may in-

tend your publication for busy men, but my experience shows it is intensely interesting to lazy women. I missed my copy and could not find it anywhere, until I happened to pass through the laundry, where I found the laundress reading the article on D. D. Mann with the most intense interest. I got it back and it disappeared a second time, and again I found it in the kitchen, showing clearly that it is of as much interest to women as to men, which I am sure will surprise you as much as it did me."

* * *

The utility of the department devoted to recording a list of the best articles in the current magazines, which for reasons of space we are unable to reproduce in *The Busy Man's Magazine*, can best be tested by examining it. There the reader will find a splendid terse outline of the contents of all the leading periodicals. Mere titles convey but little meaning and give only a doubtful idea of what an article is about. We have accordingly gone a step further and, after the title of the more important articles, have put their contents, so to speak, into a literary nutshell. A reader can thus go over the list of articles, pick out those that appeal to him, and purchase the magazines in which they appear.

Our scheme has been far more useful than we imagined and dealers have profited by it. A leading Montreal dealer has assured us that since our last number appeared he has made a large number of sales of magazines directly through its instrumentality. Jokingly he appealed to us to circulate *The Busy Man's Magazine* free among business men, because thereby the general sale of magazines would be stimulated.

The Busy Man's Motto

By Robert Louis Stevenson.

To be honest, to be kind ❧ ❧ to
earn a little and to spend a
little less ❧ ❧ to make upon the
whole a family happier for his
presence ❧ ❧ to renounce when
that shall be necessary and not be
embittered ❧ to have a few friends
but these without capitulation ❧ ❧
above all ❧ on the same grim
condition ❧ to keep friends with
himself ❧ ❧ here is a task for
all that a man has of fortitude
and delicacy.

THE BUSY MAN'S MAGAZINE

Vol. XI.

FEBRUARY, 1906.

No. 4.

W. S. Fielding, Maker of Tariffs

BY H. F. GADSBY

It is probable that no man will be more talked about in Canadian business circles during the next few months than the Finance Minister. The importance of the tariff question will call him into special prominence, whilst his views on Canadian commerce and industry will be widely discussed. Of late, he has come forward as an advocate of advertising, and he is prepared to prescribe this most efficacious remedy whenever he hears manufacturers complaining of inadequate protection and the demand for United States goods in Canada. "Let us meet the American manufacturer with his own weapons," is his watchword.

YOU are sitting some sunny May day on one of the terrace-benches of Parliament Hill, when a brisk, hustling man comes racing up the broad walk. Racing is the only word that describes it. Courtesy may call it a walk, but one degree quicker, and the nimble pedestrian would be on the dead run. The hurrying man wears a Derby hat and a tweed suit, and his hands are thrust into his coat pockets. He answers many greetings in a cheerful, hurried way, is evidently good friends with everybody, and everybody just as evidently thinks a good deal of him, even if he does carry with him an air of being pressed for time to such an extent that he cannot stop to bandy civilities.

This man will bear looking at twice. Although the first glance suggests a brisk, business man, a thriving manufacturer, or something of that sort, the second leaves the impression of larger dealings with wider affairs. While he has no little tricks of manner, no attitudes, no

posturings, such as become second nature to many public men, he has the quiet dignity that goes with solid thinking and contact with great events. He is, in fact, one of Canada's foremost statesmen, the man whom rumor points out as Sir Wilfrid Laurier's successor, the future Premier of the Dominion, at present, Finance Minister in the Federal Cabinet, the Honorable William Stephens Fielding.

Now that you know who he is, and how the mantle of Elijah is to descend on his shoulders, you will, perhaps, take a closer look. If you happen to be from Toronto you will have a vague idea that you have seen that face somewhere before. It is familiar enough to be haunting. All at once it strikes you that this is Chief Justice, Sir William Ralph Meredith all over again, in stature a pocket edition, but in countenance, almost a face simile. Here is the same ivory pallor, the same white hair and carefully trimmed beard, the same grave, searching eyes, and the same leonine

contour of the head. But there the resemblance ceases. Mr. Fielding's manner is his own, as is Sir William's. The Chief Justice is reposed, the Finance Minister is not. The Chief Justice is reserved and stately, the Finance Minister is inclined to be affable, although there is always that feeling that he is eager to be off, because there is something more important to attend to. As the Finance Minister is, by profession, a newspaper man, with no prospect of ever being raised to the bench, it is hard to say what effect such an elevation would have on a democratic politician such as he is and Sir William once was.

Mr. Fielding is the backbone of Sir Wilfrid Laurier's cabinet. With the exception of Sir Richard Cartwright, who may be said to have retired from active politics, he is the sole survivor of that all-star combination which Sir Wilfrid called to his help when his party came into power nine years ago. Blair, Sifton, Tarte gone: Mulock, Davies, Joly, translated; Mowat, Mills, Sutherland, Prefontaine, dead. Providence seems to have spared the Finance Minister for some special purpose. The same man in the same responsible office for nine years. No jealousies, no squabbings, no recriminations, no scandals, no cabals, no impatient ambitions. Just going ahead in a straight line, doing his duty, keeping his allegiance, and letting time take care of the reward in the assurance that everything comes to the man who knows how to wait. It is a record of fidelity on the part of a colleague which Sir Wilfrid Laurier may well admire, and a record of substantial appreciation on the part of the master of the administration of which Mr. Fielding may well be proud.

No doubt, Mr. Fielding is proud

that he has come through so many trials and troubles of Government without a scar on his character, or a wound to his loyalty toward the leader, who honored him with his confidence. But of false pride, the sort of thing known as "swelled head," he has not a trace. Never was a Cabinet Minister at Ottawa who put on less "side" or lived more modestly, or conducted himself more unobtrusively as a good citizen and a servant of the people. These are virtues which are more rare than one might imagine in men of high place. Ottawa is full of stories of the vanities, absurdities and ostentation of politicians raised from the ranks. Adulation and prestige have obscured the native judgment of many a man who ought to have known better. The head of W. S. Fielding, however, has never been turned, because he has reached a pinnacle. A man of the people, he does not forget the people from whom he climbed up. The Finance Minister of Canada remembers the office boy of the Halifax Chronicle. Step by step he rose, reporter, editor, learning many things in that illuminating business, among others, the vicissitudes of fortune, and the instability of human greatness. We may infer that the life and works of Joseph Howe taught him a great deal. Howe was a self-made man, like Fielding, a journalist, who came up from the case, like him, a student of public questions, an enthusiastic party man, a practical statesman, a premier of his province. Joseph Howe, I take it, is the great exemplar to many a Nova Scotian, and his career would appeal with special force to a Fielding.

It is no secret that the Finance Minister could have been a knight long ago, but so far he has put aside

the honor, saying to his tempters, "How would Sir William Fielding, old, and out of politics, look running a country newspaper, purchased from his scanty savings?" At any rate, W. S. Fielding has no letters after his name, even having escaped the attentions of the universities who would have been only too happy to add him to their LL.D. lists.

It may be put down to his credit, that the Finance Minister keeps a warm place in his heart for his old business of newspaper making. He is the first man to acknowledge that it gave him the outlook, the discipline and the intellectual training required for public life. He is very like Mr. Tarte in his affection for the editorial occupation, although his pursuits carry him farther from it every day as his prospects broaden.

There is, I fancy, no danger of his drifting back to the writer's desk, or of meeting that fate to which he jocularly alludes, but if ever he did take his pen in hand again, and sit down to mould public opinion in his good old way, it would be not only with satisfaction, but with downright pleasure.

The Press Gallery feels that it has a friend in the Finance Minister, and it is a matter of comment among its members, that Fielding never sacrifices a newspaper man to turn an awkward corner in the House. Other Cabinet Ministers have been known to blame it on the reporter. Even the Premier has had occasion to excuse the hot haste and consequent unreliability of the press. However premature the disclosure, however embarrassing the hint, Mr. Fielding has never thrown "the boys" down that way. He lets the news go at its face value, deprives no hard-working correspondent of his reputation with the editor, and has in fact, a sneaking sympathy with "scoops,"

having pulled one or two off himself that still linger in the traditions of newspaperdom down by the sea.

The story goes, as we have already mentioned, that Fielding will be premier when Sir Wilfrid Laurier steps out, and for several reasons—because he has had experience in Nova Scotia, because he has been equal to every post that he has occupied, because he has no competitors that measure up beside him, because he was the only minister that swept his province at the last general election, because he has been the best Finance Minister Canada ever had, because he is honest and loyal and true, because he is an all-round Canadian, because he has no entangling alliances, because he possesses that gift of discreet statesmanship which he must have who would rule Canada well, because, in a word, he is the man for the job. When the Autonomy bills were being debated, and with heat, in the Cabinet, it got about that Fielding did not see eye to eye with the Premier, and that he would inflame the crisis by going out and taking Nova Scotia with him. Fortunately, nothing like this happened, and Mr. Fielding won the respect of the House when he explained in a stirring speech what reasons led him to mitigate his stern principles and agree to a rational compromise that would mean fair play to forty-one per cent. of the population of Canada, and no detriment to the other fifty-nine. Mr. Fielding sincerely advocated the policy adopted by the Government, and in the by-election campaigns in North Oxford and London, his speeches did more to dispose the electors in favor of the Government candidates than any others that were delivered. In fact, Mr. Fielding was the only public speaker who succeeded in reducing the Autonomy Bills to such terms that the average

intelligence could grasp their contents. After the Finance Minister had spoken an hour, the main points of the school policy were quite clear in the mind of the dullest voter, and no subsequent argument could blur the impression.

Mr. Fielding is a power on the stump. He is a strong fighter, a hard hitter, and his speeches are always of the *ad captandum* order. Something of this knock-about manner he carries into the House which is inclined to be academic, though not nearly so much now as it was in the sixties, when orations smelt more of the lamp. Mr. Fielding can always fill the galleries when he rises to speak. The newspaper men feel sure of good copy, and the casual visitor of a lively half hour. The Government followers say that Fielding heartens them up with his breezy quips. Certainly he is no abstract reasoner, no rigid precisian, no stickler for form; he doesn't disdain taking it out of the other fellows—the interruptions are often stormy—and he plays, one might say, to the combative instinct in party politics, but his speeches read well. Take the taunts and the bear baiting out of them, and there is still at bottom a large fund of sound argument and common sense. Mr. Fielding's speeches are not orations. They are brisk, serviceable, fighting deliverances, and the fact remains that with them he can stir the House even better than Mr. Paterson, who has a much larger voice.

As a budget speaker, Mr. Fielding is entitled to the thanks of the House, the press, and the country at large, for a notable innovation. It was he who introduced the custom of short budget speeches. From time immemorial it had been the habit of Finance Ministers to indulge in long,

windy, dreary seven hour performances, which served no purpose except to strain to the limit the physical endurance of the speaker and his auditors. There may have been method in this madness, for Finance Ministers prior to Fielding had nothing but deficits to announce. In such a predicament, it was only natural that they should seek to tire out the patience of their listeners, so that the bad news would fall at last on jaded ears and fagged brains, too weary to care for anything. However true that may be, Mr. Fielding was the first man to "boil 'em down," having graduated from a business in which condensation is regarded as a highly desirable quality. In nine years, there has not been a budget speech that took more than an hour and a half by the clock. And at that, Mr. Fielding managed to cover all the ground, and have time left at the end for one of those Garrison-finish perorations for which he is famous. If he would dispense with the tables of comparison—and he is said to favor that idea—the delivery of the budget, such is his trenchancy, would take, perhaps, three quarters of an hour, which is long enough for all practical purposes. Only the old custom prevents Mr. Fielding from throwing overboard the useless lumber with which Canadian Budget speeches, even nowadays, are littered. When one considers that the Chancellor of the Exchequer can review the affairs of the British Empire in an hour, or at most, an hour and a half, no one can blame the Finance Minister of Canada for cutting down his annual statement to reasonable limits. Mr. Fielding, as we have said, is a master of compression. No doubt he will see his way clear some day, to have much of the statistical matter printed and circu-

lated beforehand, and thus be able to open up his package of news as soon as he gets on his feet, not keeping the surprises to the last, as he does now. Meanwhile, Mr. Fielding's example has done a great deal to shorten debate in the House. Although the sessions are longer, the speeches are shorter, and there are more of 'em. Long speeches are out of fashion, since the Finance Minister set the new style, as Sir Hibbert Tupper realized, when the House sneaked away from his seven hours tour de force, or worse still, yawned in his face. It may be heresy to say it, but the House was beginning to look askance at Sir Richard Cartwright, when he was removed to the Senate. His speeches, they said, were as good as ever, the raillery was just as buoyant, the wit as keen, the scriptural allusions were just as pungent; but somehow or other, they seemed longer. There were murmurs that he wasted time in cleaning up ancient history before he got to the meat of his subject. Short, snappy speeches, and plenty of them—that is now the ideal of the House of Commons, although candor compels the admission, that it is not always observed. However, the fact remains, that Mr. Fielding has lent weight to the maxim that brevity is the soul wit, and many of the members have adopted his method of plunging into the middle of things from the very start.

Some people affect to look on a Finance Minister as a sort of head book-keeper. Mr. Fielding is all that and a great deal more, an economic expert, a political student, who has been in touch with business affairs all his life without having the personal interest in them that would warp his vision, a doctrinaire, if you will, with the most practical instincts,

and the chief compiler of the Fielding tariff. It would be hard to draw from his speeches in the House of Commons, anything that would discover him free trader or protectionist. So far as spoken words go, he has no ties. He has always stated, when pressed, that he was a Fielding tariff man, and, urged for a fuller definition, he would say that the Fielding tariff was a tariff for revenue. Whatever Mr. Fielding's private views may be, he has been loyal to the Fielding tariff, and the Fielding tariff, by the same token, seems to have been satisfactory to a majority of people in Canada. Mr. Fielding and three of his colleagues are now taking evidence looking to its revision. Whether it is jogged up all along the line, or down in some places and up in others, it will still be the Fielding tariff, and will receive a fair measure of confidence from the people of Canada, who, however various their tariff opinions, have come to regard Mr. Fielding as a good luck Finance Minister.

Put it down to human judgment or providential favor, as you please, the fact remains, that the country has been prosperous under the Fielding tariff, and contentment is not disposed to look deep for causes of discontent. Free traders say that the Fielding tariff is not a low tariff; protectionists urge that it is not a high one. Truth is, it's something betwixt and between, not too high to insult old school free traders, nor too low to discourage the adequate protectionists. It is, in short, a-er-er-Fielding tariff, which was what Mr. Fielding said it was before we took to arguing in a circle.

The Fielding tariff may change its outline, be raised or lowered, or given a ragged edge, but if the Finance Minister says it is all right, the

country will be apt to take him at his word. Mr. Foster says the Fielding tariff is as like as two peas, with the one he used to handle, but that the current is now flowing the other

way, and Mr. Fielding gets the benefit. Which is only another way of saying that nothing succeeds like success, and that Mr. Fielding has been successful.

How Men Get Rich Now

BY C. M. KEYS IN WORLD'S WORK.

The revelations of how money has been got by dishonest means are many, and they have been especially numerous during the past years. The question arises, are there any honest fortunes, and, if so, how have they been won? The examples supplied in this article are those of men who through honest effort and patient persistence have won wealth.

HOW have honest fortunes been acquired? And how may honest fortunes now be got?

Most fortunes come from a happy union of the right man and the opportunity. About the beginning of the nineties, a junior officer of the Pennsylvania railroad went to Europe on a holiday. He had a good position, a little capital, and some good friends. He went sightseeing with his eyes wide open. That was his habit. Wales fascinated him. Wales was the country that supplied the world with tin. He knew that the huge tin deposits of his state, Indiana, had lain idle because the tin of Wales held the world's markets, including Indiana. The people of the state, whose houses were built over tin deposits, paid to Welsh manufacturers every year many thousands of dollars for tin. The markets of the United States had lain wide open to the tin of Wales. The change in tariff, at about the time of his visit, had put a duty on this imported tin.

Back in his native state he talked tin, thought tin, dreamed of tin. Here was his opportunity. Most of all he talked to a boyhood friend who, by hard work and genius, had come to

be the vice-president of a small country bank in Indiana.

"Under our feet," he said, "lie millions. We allow Welshman to keep them buried. This is our chance. Suppose we start a tin mill of our own. They can't pay this new duty and beat us here in Indiana. This local trade will make us rich."

Probably he said the same thing over many times. The upshot of it was that he and his friend gathered together a small group of helpers and built the first tin plate mill of any importance in the state. Within seven years that mill had come to be the head and centre of the Tin Plate Trust. The imports of tin fell from more than a billion pounds in 1891 to about one hundred million pounds in 1903, and our manufactures rose from an insignificant sum to more than a billion pounds. The imports fell off 90 per cent.; the manufactures increased 2,500 per cent. The man with the idea was Mr. W. B. Leeds. The bank vice-president was Mr. Daniel G. Reid. To-day these men are directors of railroad companies owning more than 15,000 miles of road, and they are the guiding spirits of great national banks and of other enterprises. Of course, the new tariff was the basis of their fortune;

but they first recognized its possibilities, risking their little fortunes to back their opinion.

Last year the people of Massachusetts, in a year of general Republican triumph, elected to the governorship a Democrat, Mr. W. L. Douglas. That was the crowning point in the successful career of an extraordinary business man who has made an honest fortune. Governor Douglas was a shoemaker who made good shoes, held his customers year after year, and prospered in a small and humble way. As time went on his business grew. It has taken it years to grow into the W. L. Douglas Shoe Company, and to bring to its founder a great fortune.

His opportunity came to him and he seized it. The tariff, of course, helped him, too, though in lesser degree. He has done all he could to build up abroad a market for American shoes. His company has been one of the important factors in bringing the total export trade of the Union in shoes from 822,412 pairs in 1895 to 4,642,531 in 1905.

The records of Dun or Bradstreet of ten years ago, laid alongside the record of to-day would tell a thousand tales of exactly the same import. It is not given to every man to make a million dollars, nor to become a national captain of industry, but in every city, every town, even every village, there are smaller local captains.

When the new Coates House was built in Kansas City a few years ago, it stood supreme in that growing city. The privilege of selling cigars within its doors was offered to one man and refused. Another took it at twice the rental. His first year's business netted him, above all expense, over \$3,000. In following years it made him rich. Among other

things, he is now one of the owners of the Victoria Hotel, on Michigan avenue, Chicago. He worked for his good fortune, but most of all he owes it to the mere seeing of the chance.

Electric traction is a new field; yet dozens of great fortunes have already been made in it by Americans. The story of Frank Sprague, who introduced the idea of multiple unit control, is fairly well known among electrical people. In this case the man's genius made a fortune. He invented and patented the method of controlling heavy electric trains in transit. It rapidly superseded all previous methods. The South Side Elevated of Chicago, the Boston Subway, the London Underground, the New York Subway, the Manhattan Elevated, the New York Central, and many other similar systems, have adopted the patents. Mr. Sprague's wealth is purely industrial and must be regarded as merely the price the world has paid to him for an invention which the world needed and was willing to pay for. In this electrical field there are many fortunes to be made and in the making.

A few years ago Mr. John Joyce, of Andover, Mass., petitioned the Canadian Parliament for a concession to allow the development of power at Shawinigan Falls, Quebec. At that time the Shawinigan River was a first-class trout stream. With the concession in hand he went to Boston capitalists and to Mr. Green-shields, a Canadian Pacific attorney. He gathered about him sufficient capital to build a great power dam and to create at Shawinigan a centre of electrical power which now supplies most of the energy needed for the public utilities of the city of Montreal, eighty miles away. Mr. H. H. Melville, of Boston, was his chief backer in this enterprise.

He has made his money very largely in backing and aiding ventures of similar kinds all over the continent.

There are on this continent thousands of such opportunities. They do not normally fall to the lot of the man with no capital whatever. It takes a certain sum, ranging from a few hundred dollars to a few thousand, to start an enterprise of this nature. Down in the southwest corner of Texas, up along the Columbia River, in Oregon and Washington, in the centre of the Rocky Mountains west of Denver and just north of the Canadian border, these openings occur by dozens. Not one of these regions, however, can be described as "a poor man's country." Their natural resources are more or less stubborn. In Texas one must pay for water from artesian wells. In Oregon most of the power centres are remote from power markets, and transmission is expensive. In British Columbia and in Colorado one must compete with greater pioneers already in the field.

Yet thousands of people are making fortunes, greater or smaller, in every one of these new regions. The traveller along the Rio Grande will find now a little rice mill, sending every month its grist from the local fields by rail to Galveston or farther north; now a small wayside shop that buys the crops of pecan nuts from the Mexicans across the river, and ships them north by carload; now a small sash factory that supplies the demand of growing civilization for miles in every direction—both in the Union and across the river. Similarly, one discovers by chance amid the hills of Colorado and British Columbia little factories, run by cheap power, that have their local customers and grow gradually rich. Up in Oregon and all the way

across the lonely borderland, one finds, tucked into corners along the little streams, sawmills, shingle mills, etc., making for their owners the beginnings of perhaps mighty wealth. This is the way the country grows.

This lumber industry is full of dramatic tales. Not so many years ago Mr. John Kirby built a little mill on a quiet river in the long-leaf pine lands of Texas. He bought a few hundred acres of standing timber and cut it into lumber for the local demand. The business grew. The ox-cart and the raft were succeeded by the railway, built by his own labor and the labor of his men. He called to his help the capital of richer men than himself. At the last, as president of the Kirby Lumber Co., he controlled 7,000,000,000 feet of standing timber, twenty mills and more than 175 miles of lumber railway. The great decline of 1903 swept his company into bankruptcy, but the fact remains that Mr. John Kirby had become President John Kirby, lumber monopolist and arbiter of destiny for half a dozen Texas towns.

A striking parallel is Mr. J. R. Booth, of Ottawa. The difference lies in the fact that Mr. Booth did no capitalizing, but paid hard cash for all that he bought. He built a trust on old-fashioned lines, out of the profits from a tiny, lonely sawmill on the Upper Ottawa. A few years passed, and he threw the Canada Atlantic railroad across Ontario, 450 miles, from Montreal to Parry Sound. He put the stocks of it into the vaults of the banks at Ottawa, and kept them there, unpledged. Five years passed, and he took them out and sold them to the Grand Trunk Railway. No one knows how much he made. At any rate, he stands today a multi-millionaire, owner of

many mills, proprietor of more timber than those mills can cut within a man's lifetime. And all this grew out of one lonely mill.

Such tales can be multiplied to hundreds. The Ogilvie Milling Company, which is the Canadian Flour Trust; our own Standard and Pillsbury mills; most of the great breweries; and many other concerns of similar industrial nature, sprung from a single plant, small, insignificant—save for one thing, which is that a man and an opportunity met.

Pittsburg is built upon that accident. "That man," any one will tell you about a well-known citizen of that city, "about ten years ago bought a little farm up the river. It was not much of a farm—chiefly limestone and mortgage. He lifted both the mortgage and the limestone. He made more than two million dollars selling the limestone to the smelters. They have to have it in making steel. He has it, and he has it where he can put it on a barge and drop it down the river at the works. He doesn't pay any freight. He makes more money on a ton of limestone than any other man in the world."

There is another man—a young man yet—who built a little glass factory ten years ago at a cost of about \$5,000, and sold it out three years ago to the Glass Trust for half a million dollars in stocks and bonds. There is a man who sold a recipe to the United States Steel Corporation for \$200,000. Another thrifty man has made ten fortunes floating new industries in the Pittsburg "belt," and lost them backing the stocks in the local market. One young man bought up three acres of land in the Connellsville region a few years ago at a thousand dollars an acre, and is taking \$40,000 a year out of the coke ovens that he built on the same three

acres. He is following in the steps of Mr. Henry Clay Frick.

So runs the Pittsburg romance. A similar tale of smaller fortunes or fewer comes from Denver, Toronto, San Francisco, Spokane, and many other centres. Beet sugar and mines in Colorado; oil lands and refineries in California; little canning companies along the Columbia River in Washington; wood and furniture factories in Ontario and Michigan—these are some of the steps to wealth.

A Texas youth of twenty-one had a brilliant idea. He imparted it to a St. Louis capitalist. The St. Louis man talked it over with two other capitalists. That was in 1902. The Texas youth took a trip across the Pacific Ocean. When he came back, a little disused flour mill in a lonely place in the Rocky Mountains found a ready purchaser. It took only \$5,000 in all to alter the equipment and start things going. A Pacific mail steamer, outward bound from San Francisco in February, 1903, carried twenty-five large packing cases from that factory. They were labelled "wire netting." They were full of cordite, and were consigned to a hardware house in Yokohama. In its first twelve months that factory paid a royalty of \$25,000 to the Texas boy and paid 1,000 per cent. dividends to the backers.

Mr. Charles Pierson, of New York, is an engineer with ideas. Within the past few years he has floated electric companies designed to furnish light, heat and power to the ancient cities of Mexico and Havana. He has always found capital ready to assist him. Mr. Leigh Hunt, once a Seattle editor, is a director in a dozen companies all over the world, and nearly all industrial. His fortune, now large and growing

rapidly, consisted but a short time ago of nothing at all. He stops at nothing. The latest thing he talks about is a plan to grow cotton in the irrigated fields back of the Atbara Barrage, in the Nile Deltas, where moisture cannot fail and the weather is as constant as the sunrise is regular. Another of his ventures is the Occidental Mining Company, which suspended operations long enough to permit the Japanese and Russians to fight a battle around the mines in Central Korea.

Mr. William McKenzie, of Canada, is building a railway to rival the Canadian Pacific across the great prairies. He has also built tramways in Manchester, England, and in Havana, Cuba. He owns the trolley system of Toronto. He bought a little mule tramway outside of Rio de Janeiro, Brazil, and out of it he made

an eleven million dollar company, whose stocks pay 6 per cent. dividends. It is a transportation trust for the greatest city in South America. Yet a few years ago Mr. William McKenzie was only a fairly prosperous farmer somewhere in the wilds of Central Ontario.

All these fortunes are thought to be honest fortunes. There are thousands like them scattered all over this continent. They are the reward of courage, merit, wisdom, shrewdness. They have not been acquired by robbing the people, but by building up the country abroad, and at home. They mean an increase of industry of many kinds. They offer new footholds for new climbers. Such fortunes, so acquired, are an honor at once to the man who makes them and to the country which gave the opportunity.

Canada and Colonial Conferences

BY EDWARD FARRER, IN THE FORTNIGHTLY REVIEW.

This is a portion of a lengthy article, giving a Canadian's view of the questions likely to be submitted at the next colonial conference. We have given in full his opinion of the tariff question. This he has handled very capably, both from the historic and theoretic standpoints. His review of the old colonial trade system is well worth reading, as it throws some light on the present-day question.

SOME day, no doubt, the philosophic historian will account for the reaction that has taken place of late in the attitude of Englishmen towards several important problems. In religion, there has been a return on the part of many to beliefs discarded at the Reformation; in political economy, to the idol of protection, cast down sixty years ago; in national politics, to a type of Imperialism narrower and more aggressive than that in vogue in Palmerston's days; while in colonial policy, the old notion that, in tariff

matters and matters relating to military defence, the interests of the colonies should be distinctly subordinated to those of the Mother Country, appears to be entertained by most Conservatives and by not a few Liberals.

So far as this last change of view is concerned, it must be ascribed, in part at least, to the teachings of Mr. Disraeli. The Lord Derby of 1854 proposed that Canada should be ruled by a King chosen from the Royal Family of England; as if there would be no risk in transplanting

hothouse growths of the Old World to the very different environment of the New. Lord Derby took pains to assure us that the King at Ottawa would not interfere too much in behalf of Imperial interests with Canadian legislation. Mr. Disraeli, on the other hand, whilst approving of the grant of self-government to the larger colonies, was of opinion that "it ought to have been accompanied by an Imperial tariff; by securities to the people of England for the enjoyment of the unappropriated lands which belonged to the Sovereign as their trustee; by a military code which should have precisely defined the means and the responsibilities by which the colonies should be defended, and by which, if necessary, this country should call for aid from the colonies themselves;" and lastly, by the institution of "some representative council in the metropolis which would have brought the colonies into constant and continuous relations with the Home Government."

The colonial land question had probably been impressed upon Mr. Disraeli's mind from his coming in contact with Lord Durham, Mr. Charles Buller, or Mr. Gibbon Wakefield, who, from a brief experience in Canada, argued that the Imperial Government should retain the administration of wild lands in order to provide homes for the surplus population of the United Kingdom, as well as to prevent local politicians from squandering so great an estate. The truth is that in Canada, as in Australia and New Zealand, the greatest amount of waste occurred when the lands were at the disposal of the Imperial authorities, or of the colonization companies which they favored and in some instances subsidized. The other theory, that the

lands could be filled with purely British settlers, who would keep the colonies loyal, was a dream. For half a century the bulk of the emigrants from the British Islands have gone, not to the colonies, but to the United States. The prospects are that the Canadian Northwest will ultimately be filled by Americans rather than by Englishmen or Canadians. Without laboring the point, it is safe to assert that no measure of self-government denying them control of the Crown domain would have been acceptable to the Canadian people.

How to create a chamber in London in which the Mother Country and the colonies should each be fairly represented, puzzled the brains of Burke and Adam Smith, of Franklin, Otis and Samuel Adams, on the eve of the American Revolution; and from that time to this no one has hit upon a workable plan. Pownall assumed that it would be just as easy to give the American colonies representation in the Imperial Parliament as, in a previous age, it was to bestow it upon Durham, Chester and Wales—an imperfect analogy employed by some modern Imperialists. On the other side, Adams declared that the Americans could not be adequately represented there, and, if not adequately, "then in effect not at all;" whilst some around him pressed the objection that, even if they could obtain a just representation, they would be foolish to avail themselves of it, since it would end in their having to assume their quota of British debt and taxes. Those Canadians who have thought over the matter at all have reached similar conclusions, or, at best, are unable to get beyond Burke's confession of despair: "As I meddle with no

theory, I do not absolutely assert the impracticability of such a representation; but I do not see my way to it, and those who have been more confident have not been more successful."

As Mr. Disraeli's other conditions of colonial self-government, namely, an Imperial tariff and colonial aid to Imperial armaments, have been taken up by present-day Imperialists, and will be discussed in whole or in part at the approaching colonial conference, Englishmen may be interested in the opinion entertained by the Liberal rank and file in Canada, so far as one who mixes a good deal with Liberals is competent to express it. The Liberal party has been in office at Ottawa for nearly ten years and is likely to remain there for some time to come.

First, Canada is asked to enter into some sort of pact whereby she shall bear a share of the military and naval expenditure of Britain, which has lately risen from £30,000,000 to over £60,000,000 per annum; and, in addition, shall provide men for those services and shoulder her proportion of such debts as may hereafter be contracted for the wars of the Empire.

The proposal is so remarkable from a Canadian point of view that our politicians hesitate to discuss it publicly. When Liberals discuss it amongst themselves, they usually treat it as an attempt on the part of British Imperialists, who have burdened their country with taxes, to shift a portion of the load to the backs of the Canadian farmer and artisan. Sir Charles Tupper, a former leader of the Conservative party in Canada, wrote not long since that while the policy of levying taxes upon the colonies for the sup-

port of the army and navy was "one of the principal attractions of Imperial Federation to many" in England, he believed it to be "founded on misapprehension and fraught with danger." Sir Wilfrid Laurier, the Liberal Premier, is of the same opinion. Canadian Orangemen are ultra-loyal, yet when an Orange leader was asked if he favored our accepting this military servitude, he replied that he should as soon vote for transforming Canada into a Jesuit Reduction.

The other proposition is that we should agree to the restoration of the old colonial trade system, at any rate in principle. Under that system the few commodities then exported by the colonies received preferential treatment in the British market, and the colonies, in return, gave like treatment in their markets to British goods. The colonies now export to England a variety of articles which were at that time excluded by the British tariff, or which could not be exported in the ships of the period, or which were not produced for more than home consumption. These, or some of these, would have to be included in any new preferential system.

Mr. Balfour is averse to taxing foreign food and raw materials for the benefit of the colonies; other Imperialists favor it. No one here quite knows, therefore, in what form the Imperial tariff project will be submitted to the conference. I believe I am warranted in saying, however, that Canadian Ministers would not discuss any scheme from which British taxation of such foreign articles as wheat and flour, lumber, wood pulp, fish, fruit, lead and copper, peas and hay, eggs, cheese and bacon, live animals, etc.,

was omitted. These are our chief exports to Britain and if we are not to be paid a higher price for them than we get now, it will be useless for her to ask us to give anything like a substantial preference to her wares in our market. For example, the taxation of American and other foreign wheat would not, by itself, be satisfactory; it would suit Manitoba, Alberta, and Saskatchewan, which are exporters of wheat, but would be of no advantage to the five older provinces and British Columbia, which are importers. In like manner, if foreign lumber alone was taxed, the Northwestern Provinces, which have to import from British Columbia and the United States, would rightly complain that their interests had been ignored. If, then, a preferential policy is to be discussed, it must be one based on the taxation by England of her principal articles of food, as well as of a number of raw materials; indeed, since the other colonies are sure to demand the inclusion of their staples—tea and coffee, sugar, raw cotton, meats and butter, wool, dyes, etc.—we may conclude that it would involve the taxation of almost everything included in those two groups.

Swift said that mythical plots and treasons are sometimes discovered by men in high position "who desire to raise their own characters of profound politicians," or "to stifle or divert general discontents," or "to restore new vigor to a crazy Administration." Canadians are not aware which of these ends Mr. Chamberlain had in mind when he announced that Canada and the other colonies had demanded a British preference as the price of their remaining in the Empire. On the third reading of the Corn Importation Bill, certain mem-

bers of the House of Lords issued a manifesto in which they predicted that the abolition of the preferential duty on colonial wheat would destroy the "strongest bond of union" between the colonies and the Mother Country, besides "sapping the foundation of that colonial system to which, commercially and politically, this country owes much of its present greatness." It is for Englishmen to say whether the greatness of their country has been diminished by free trade. All I wish to observe is that Canadians are as sincerely attached to her as ever, the only danger to the connection, at present, lying in Mr. Chamberlain's attempt to resurrect the colonial system and apply that wretched discard of a by-gone age to the greatly altered conditions of Canada and the Empire at large.

We had an experience of that system covering a period of nearly two centuries, long enough to give us the right to speak with some authority. It was introduced while we were a young French colony. As everyone knows, the colonial policy of those times was based on the three M's—monopoly of supply, monopoly of produce, monopoly of manufacture. By the first and second the colony was precluded from importing from or exporting direct to foreign countries, while by the third it was restricted to the cultivation of food and raw materials, leaving the Mother Country to furnish it with manufactures. The elder Mirabeau likened the colonies to mice kept alive by an owl for her Winter provision; the owl shelters and feeds and coddles them, first taking care, however, to break their legs in order to hinder them from going abroad and becoming the prey of some other

owl. Soon after he took hold of colonial affairs, Colbert resolved to make France and her colonies self-supporting, or, as his pupil Talon, the intendant at Quebec, had it, self-sufficient. By proclamation of 1669 Canadian fish and Acadian coal were admitted into France free, foreign coal or fish being taxed or prohibited; like treatment was afterwards extended to Canadian peltries, timber, wheat, wooden ships, etc., as well as to sugar, tobacco and spices, from the French West Indies; all of which were to be paid for with French goods, the goods of foreign countries being rigorously excluded from the colonies.

I have not space in which to describe the full effects of this policy. Colbert was a master of detail and tried all the herbs of Saint John, all the devices of mercantilism, in his efforts to found a Western Empire for the greater glory of France. With him, of course, as with Rudyard Kipling, Imperialism meant the "administrative organization of the colonies" for the ultimate benefit of the Mother Country. Bounties, gratuities, and monopolies were showered upon the agriculture, shipping, fishing, and lumbering industries of New France; but the salt-pits of Kamouraska were closed that the King's monopoly in France might gain a little more; while in the Antilles the distilling of rum from molasses was prohibited in the interest of French brandy. On the other hand, the King supplied the colonies with prelates and churches, roads and bridges, grist mills and tanyards, horses and cattle, intrepid explorers and equally intrepid Jesuit missionaries — with everything, in short, but free institutions. He even gave a bounty to those who married

early and to those who brought forth large families, refused fur licenses to bachelors and shipped young women of good character from France as wives. In reading the quaint records of the period one can almost hear the prayer of the Breton girl, Patron de filles, Saint Nicolas, mariez nous—ne tardez pas !

Altogether, it was a promising field for an experiment in empire-building, with protection as the corner-stone, yet Colbert and his successors failed miserably. They overlooked the existence of the adjoining English colonies, or rather placed too much reliance on the laws prohibiting intercourse with them, to which were attached penalties ranging from flogging the culprit and branding him with a red-hot fleur-de-lis, to putting him to death. The high tariffs of France, directed against England and Holland, and the minute state regulation of manufacturers, enhanced the price of the French goods sent to the colony to such an extent that the fur trade, the principal industry, passed in great measure to the English buyers on the south. The white man was as keen as the Indian to deal in the most advantageous market, and before long the contraband traffic between Montreal and Albany, Quebec and New England, absorbed much of the energy of the people, to the demoralization of all concerned, including many of the highest civil dignitaries. The derelictions of the officials in this respect led up to graver offences, until at length the Intendant Bigot betrayed the colony to Wolfe, as was commonly supposed, in order to hide his enormous robberies.

It is generally agreed by historians that the collapse of French pow-

er in North America was due, primarily, to the inability of the French navy to protect Quebec, Louisburg, and the Atlantic highway. Among secondary causes, an important place must be given to the colonial system, which, together with the fur monopoly, broke down the fur trade, burdened the white settler, and filled the colony with corruption, besides involving France in war with Holland, and thereby leaving her without an ally in the final struggle with England for the possession of Canada.

When Canada passed to Britain the preferential system was soon greatly developed. From beginning to end, however, the preference given in the Canadian market to British goods was, in the main, an imposture. In the first place, being cheaper as a rule than foreign goods, British goods would have sold equally well if there had been no preference; secondly, while the British tariff gave a very substantial preference to Canadian exports, from the burdens incident to which there was no escape for the British consumer, we in Canada obtained a considerable measure of relief from the effects of our preference to British goods by smuggling in American goods that were better adapted to our climatic and other conditions. To put it in another way, while the British people had to pay a higher price for such commodities as we sold them than they would have had to pay if like commodities from foreign countries had been admitted at the same rate, we tempered the British monopoly in manufactures within Canada by following the French Canadian example—*Preferentialists* by day, we became *Free Traders* at night. Then again we turned an honest penny by

clandestinely importing American lumber, wheat, flour, furs, and potash, and shipping them to England as Canadian, that they might get the benefit of the British preferential; cases are recorded where wheat was brought from Archangel and timber from Memel and sent back across the Atlantic to Liverpool or Bristol with these false certificates of origin. Long before Hume's committee of 1840 had demonstrated it, it was apparent to observe on the spot that the preferential arrangement with Canada was nothing short of a gross imposition upon Britain.

The restraints of the colonial system had much to do with the revolt of the American colonies, and now the discrimination against the foreigner and in favor of the British colonist and the British landlord, was responsible to some extent for the lodgment of Protectionist doctrines in the United States. "England will not take our wheat, pork, or maize," was the cry, "we must therefore build up a home market to consume them." The navigation laws and colonial trade regulations were at the bottom of the ill-feeling which arose between Great Britain and the United States shortly after the War of Independence had culminated, other causes aiding, in the War of 1812.

Without doubt Canada profited by the colonial system, although not to the extent that might be supposed. Our tariff was framed by Downing street, but the local legislatures were allowed to impose light duties for revenue. What was given with one hand was largely taken away with the other. Our people complained without ceasing of the stupidity of the Imperial authorities who constructed the tariff, of the

navigation laws, of the severe fluctuations in the price of wheat in England under the operation of the sliding scale, of the official exclusion of the provinces from the American market, both as buyers and sellers; in short, of the failure of the system to render the colony prosperous. As early as 1816 they began to clamor for reciprocity with the United States. In 1836 the Upper Canada Legislature petitioned the King for it in a very able document. One of the gravest evils of the situation was the constant interference of Imperial Ministers on behalf of the British monopoly. All through the piece they treated us, in Lowell's words, as "inferior and deported Englishmen." The Canadian timber and shipping interests regarded the colonial system as the cause of much of their prosperity, but everyone else in Canada rejoiced when the "old nightmare" was abolished between 1842 and 1849.

I have given this bare outline of the working of the preferential policy in Canada by way of suggesting how difficult it would be to restore it at this time of day, what meagre results England and the colonies might expect from it, and to what risks, from the arousing of foreign and domestic enmities, it would expose them. It gave birth in Canada to a school which aimed at and finally succeeded in imposing heavy duties on British goods. It was argued that the admission of those goods at nominal rates hindered us from establishing home manufactures, drained us of money and swelled the exodus. These advocates of localized protection also dwelt, as they dwell now, on what it had done for the United States; forgetting that the United States could probably make

headway under a Turkish Pasha.

No one acquainted with the genuine opinions of the Canadian people believes that they could be induced, under any circumstances, to accept the colonial system again, or any modification of it that threatened their home industries, in which \$500,000,000 is invested, or curtail the tariff-making power they have enjoyed since 1843. Liberals and Conservatives alike support the present high tariff; and when they argue that a factory in Canada is as beneficial to the Empire as one in Leeds or Manchester, how are those Englishmen who are in the habit of "thinking Imperially" going to answer them? Those of us who still hold by free trade are now an insignificant minority; we should feel that we were gaining ground if we could count on a dozen members in a House of over 200. The latest proclamation from the manufacturers' association, which is a sort of imperium in imperio, is that Canadian industries must be protected as securely against British as against German or American competition; and, so far as one can see, the country is overwhelmingly with them.

We are somewhat puzzled by the accounts which English Imperialists give of the magic that is to be wrought by their Mumbo Jumbo. They assure us that it will not injure Canadian manufactures, yet tell the British artisan that it will immensely extend the colonial market for his wares. They say it will not raise the price of food in England, yet will put more money in the pocket of the colonial food-grower. It is to protect the British farmer and at the same time make the Canadian Northwest the granary of the world, overwhelming him with its wheat. To

us, the whole project appears to be a bundle of contradictions such as our protectionists, who do not stick at trifles, would be ashamed to father. The Northwest will be one of the chief granaries of the world before long, all the sooner if Congress should remove the duty on wheat for the benefit of American mills and of the American consumer of flour. Nothing that English Imperialists could do for us at the expense of the British people could equal the advantages we should derive from the abolition of the American tariff on our natural products. Curiously enough, they contend that it is un-British for us to talk of reciprocity with our neighbors, while it is eminently British for themselves to propound a policy that would compel England to feed her colonies, as the fabled pelican her young, from her own entrails.

Sir Wilfrid Laurier has given a preference to British goods. When it took effect in 1898 the preference was 25 per cent. off the regular duties; in 1900 it was increased to 33 1-3 per cent. Sir Wilfrid desired to benefit the British exporter as well as the Canadian consumer. It cannot be said, however, that it has worked wonders for Britain. Our imports from Britain have certainly grown, but is the growth due altogether to the preference, seeing that our imports from the United States have increased much more? Anyone who peruses the Canadian trade returns in detail cannot help concluding that, not Britain, but the United States, is our natural market. It may be allowable for England, as a matter of policy, to discourage Canada, Newfoundland, and the West Indies, from entering into commercial union with the United States,

on the ground that political union might follow. That may be right and proper from an Imperialist view. But, in speaking of the manner of treating colonies, Burke laid down a higher principle: "It is not what a lawyer tells me I may do, but what humanity, reason and justice tell me I ought to do."

There is a more considerable issue at stake, however, than the trade issue or the future of the Canadian militia. To put it plainly, Imperialists are endeavoring to persuade Canada to return to forms of government she has long outgrown, in order, as they conceive, that she may become more useful, not to herself, but to the Mother Country. It would have been a lighter thing, we are told, to make the shadow on the dial of Ahaz go forward ten degrees than to make it go back ten; and surely when a change takes place in the relations between England and the larger colonies, it will not be a retrograde movement but an advance on their part to complete political independence. Canada will shortly demand the treaty-making power, to be exercised under limitations. The subject has been discussed at public meetings by Sir Wilfrid Laurier, and when we look back at the seaboard and vast inland regions of priceless value that we have lost through relying on British negotiators who had interests other than ours to serve, most of us hail the movement with satisfaction. By and by, there will be a demand for the right to elect the governor-general. We are tired of the "prancing proconsuls" appointed of late; they pay no heed to the warning, "*O rois soyez grands, car le peuple grandit.*" When that is conceded we shall be six million New World citizens wholly free. But

for this we are content to wait. For a young country Canada is tolerably safe from Utopian impatience.

Our Imperialist brethren have chosen this time for seeking to throw us back to the conditions of our infancy, when we had to submit to an endless amount of interference and dictation from well-meaning outsiders who really knew nothing about us. We had a hard fight for responsible government, which was for us *articulus libertatis aut servitutis*. Responsible government brought us the liberty to frame our tariff in our own way, even to the infliction of injury on ourselves; the control of expenditure and the choosing of Ministers, who, putting constitutional fictions aside, are more powerful than the Crown. The Bill of Rights would be mutilated out of recognition by the success of the Imperialist programme. The predominant partner would, of course, have a controlling voice in the construction and amendment of the joint or Imperial tariff. It is conceivable that this Imperial tariff might be better for Canada than any local tariff the Canadian Parliament could put together. That is not the point. The point is that, having won the tariff-making power through much effort, our best interests require that we should keep it intact and within our exclusive possession, though not the Empire only, but the heavens should

fall. The whole programme, so far as it relates to Canada—not forgetting the plank that we should send the young Canadian to fight the Empire's battles, or, possibly, Mr. Chamberlain's battles, in Africa and Asia, filling his place with the sweepings of Europe—is as hopeless in its way as that of those Jacobite survivals who meet in London and Edinburgh and solemnly resolve that it is England's duty to bring back the Stuarts, together with all the old prerogatives. If Imperialists desire to retain Canada a while longer, let them cease striving for the "administrative organization of the colonies," for "uniformity within the Empire"—the same fighting men, the same fighting tariffs. The rage for uniformity has contributed as much as anything else to the barrenness of the colonial enterprises of France, and could scarcely fail to bring a vast omnium gatherum like the British Empire to speedy destruction. The old building, it has been said, stands well enough with its composite architecture, but let an attempt be made to square it into uniformity and "it may come down on our heads altogether, in much uniformity of ruin." Rather let Englishmen prepare for the inevitable evolution of the colonies into independent nations, bound to England by a filial affection stronger than any artificial ligament.



The Salvation Army Farm Colony

WESTMINSTER GAZETTE.

An admirable work is being done in England by the Salvation Army at their farm colony at Hadleigh. It will undoubtedly assist in the solution of the great problem of what to do with the unemployed. The writer tells in a simple, straightforward style of his visit to the colony and what he saw there.

MR. HERRING's magnificent offer of £100,000 to assist the Salvation Army in their colonizing schemes, naturally suggests a visit to Hadleigh to see what they are doing there with the unemployed. By a fortunate coincidence I visited the colony a few days before the offer was made public, and I left it with a stronger impression than that of any former visit of the great social work that the Salvation Army are doing on the farm. My one regret was that the public should not give the Army better support in giving the "under-dog" a chance again. Since then Mr. Herring has come to their help, if not with direct aid for the colony at Hadleigh, yet with the means of enabling them to develop the same work elsewhere. It must not be forgotten that the colony at Hadleigh still needs help.

Hadleigh, of course, is the famous colony which was started as the main work of the "Darkest England" scheme. When the Salvation Army first took the land it was practically derelict, but now is as highly cultivated a farm as can be found in Essex. Last year there were nearly 500 men working on the farm, hoeing, digging, ploughing, grafting, and seeing after the live-stock. A great number of these were worthless from the agricultural point of view, and in speaking of the Salvation Army Farm Colony it is always necessary to bear this in mind. The majority of the men who come to the farm are not only unemployed, but wastrels, who require several years of training be-

fore they can be made efficient. About 25 per cent. of them are altogether useless; no personal kindness, no religious influence, has any effect on them. They have lost their character and energy beyond all hope of building it up. Of the rest something can be made, and a few can be turned into really efficient agricultural laborers. But Brigadier Iliffe, who is in command of operations at Hadleigh, told me as we drove from the station that it was his belief that five years were not too much to make a man an agricultural laborer who had been bred in the town. "Agriculture," he explained to me, as he proudly pointed to his rich loamed fields, "is a fine art, and the man who thinks he can make a living out of a small holding without an initial training and a great deal of hard work, will find himself vastly mistaken."

We walked through a small paddock to a group of farm buildings, which three years ago were the receiving house of the colony. Here the man who wished to become a colonist, to make a new start in life, was put through his probationary training, sleeping in the barn, eating simple food, and working all day in the fields. There is a wonderful difference in these fields now; there are acres of small fruit trees and bushes where there was nothing but weeds and brambles three years ago. I noticed long ridges of plowed land planted with celery at which the men were working, singing some merry tune as they bent to their toil.

"This land is no longer kept strict-

ly for the probationers," said the brigadier. "We have altered all that, and now we draft all the men straight to the colony, where we try to reward each according to his merits. We found it a bad plan to keep a gang of men who had just arrived on the scenes aloof from the rest; they make far more progress with the leavening influence of the older hands."

The brigadier stopped to examine a currant bush. "One of our small trials," he said, showing me a blackened bud. "These currant bushes have been attacked with some mysterious disease of which it is most difficult to rid them; I am afraid they are like our wastrels with whom we can do nothing."

"What do you mean," I asked. "by rewarding them according to merit?"

"Well, when a man first comes here," explained the brigadier, "he gets his food and clothing, but nothing else; but after a few weeks, if he behaves himself, he gets a small grant in pocket money, and he may in time earn as much as four or five shillings a week. Roughly speaking, the men are divided into two classes, to whom we issue blue and red tickets. The tickets entitle them to three good meals a day and are worth respectively seven and eight shillings a week. We try in this way to make their reward approximate to the value of their work, or rather to their willingness to work. Now, your red-ticket man has a slightly better breakfast and dinner than the blue-ticket man, as I will show you when we arrive at the dining hall."

The dining hall is a spacious room in which meals are served out to the men, and the difference in the quality of the food as distinguished by the red and blue tickets, was not so great as I had expected. I could cer-

tainly have made an excellent dinner off the blue-ticket plate, but the red-ticket man had other advantages in a tablecloth and a teapot of his own from which he could help himself. The blue-ticket man ate off a bare table, and was limited to a tin mugful of tea. He was made to feel the difference while being shown that, if only he exerted himself, he could attain to the dignity of a well-laid table and a fresh cut from the joint. The same distinction applied to the dormitories, which gave him an improved degree of comfort as the colonist exerted himself. The better class of colonists slept in rooms limited to four men, while the man who had not proved his capacity, or, rather, I should say, his moral worth, had a bed in the big, but comfortable dormitories of the probationers.

We passed several groups of men who all saluted the brigadier. They seemed on the whole remarkably cheerful. Clear eyes and bronzed faces told of the benefits of fresh air and good food. I stopped and talked to several of them. They were for the most part intelligent and even eager to show their interest in their work.

"And what has brought these men here?" I asked. "Is it simple lack of employment?" "No," said the brigadier, "80 per cent. of the men have lost their work from their own fault. It's the old story," he added: "they have come down in the world through drink. And how long do we keep them? There is no limit of time. We keep a man until he has reached the stage at which he may be safely placed in the world again, and we do not let him go until we have found him employment. In some places we take them on the staff—that is to say, if they are exceptionally intelligent, and can act as overseers,

or pick up sufficient training to teach other men; but the majority go back to the world again, and usually keep straight. We send a certain number to Canada, where they nearly all do well."

"And from what kind of men are your colonists taken?" I asked.

"From every class," he said. "We have doctors, clergymen, lawyers, journalists, men of business, stockbrokers—I can't think of any class that is unrepresented—and there are men here of almost every creed. We do not attempt to interfere with their religion, if they have any, not even when they come to us for help and advice; but we try to obtain over all alike a personal influence, and to give them the love of the gospel and the spirit of brotherhood, for in that, we believe, lies the secret of the making of men.

"A man has to sign certain rules when he comes here. He must be a teetotaler, and he must attend some service on Sunday; he must also be obedient to orders, and not argue when he is told to do something he does not like. We tell a man that if he will not obey he must go, for it is only by our discipline that we can turn him into a good citizen again."

We had now crossed some ploughed fields, had examined the piggeries, and with an admiring eye on the geese and poultry, had reached the brick-kiln.

"Here we employ the men," explained the brigadier, "who prefer to make bricks to using a spade."

I wish I had space to describe the brick-kilns; what struck me was the cheerful alacrity of the men, and I made a note in particular of one case of an ex-soldier who was anxious to be emigrated to Canada. But the Guardians of Woolwich were maintaining his wife and children, and refused to allow the man out of the

country. I thought this unreasonable, for the brigadier assured me that he was a man who would soon make a home in Canada, and had no chance of doing so in this country. His wife and children could then be sent to him.

After this we passed through the main street of the colony, where are the recreation rooms and the homes of some of the staff. Everywhere the brigadier's sharp eye was on the outlook for any breach of the rules—for any screw loose in the machinery, as he put it. I was immensely struck by the alacrity with which his orders were obeyed by men who, as he said, had been worthless a few months before. There was an air of efficiency in every department.

"I suppose you don't make ends meet?" I asked.

"No; I am afraid we shall never do that," said the brigadier. "You see, the men we get here are not as a rule worth much when we put them on the land. Very few of them ever earn their keep, for they are mostly townsmen who never take kindly to agricultural work. But the deficit is far less than it used to be, and what we pride ourselves in doing is the making of men. We think that this work is of the greatest value to the state, and that those who supply us with funds get a good return in the reclaiming of some thousands of individuals who would otherwise become a permanent burden on the community."

"And you could do with a great number of these colonies?" I asked.

"We could find men for a good twenty of such colonies as we have here," was the answer, "both in this country and across the seas." Then there would not be a man in all England to whom a chance could not be given if he would only take it. Then, instead of reclaiming a

few hundred every year, we could reclaim our thousands, dealing on lines which have proved from long years of experience to have had the most marvellous results even in the most hopeless cases. But as it is, I fear the public are rather apt to forget us," added the brigadier sadly. "We need money, not for ourselves—our wants are small—but for those who are the outcasts of this world, those who have none to help them. Their cry comes to us from the prison gate, from the haunts of vice and despair—a cry for one more chance. And not only for these, but for those who are driven by the dull round of aching toil or by the restless spirit

of the age from the fields to the city do we plead. I mean," he added, "that we on this Farm Colony, who see the sad procession of laborers leaving the soil, are haunted by a perpetual sense of the pity of it all. For here on the land, under guidance, and with a chance of working their own holdings, might live a happy race of pure and strong men, who would be the backbone of the country, and, perhaps, save her in her need."

We gripped hands and parted, and I shall not easily forget the earnestness and strong faith that give the workers of the Salvation Colony at Hadleigh the power to make men from wastrels.

The Culture of Silence

THE OUTLOOK.

Character and skill alone do not produce the highest results. The worker needs enthusiasm and relish for his work. These can be secured by the culture of silence. The mind needs quiet to think, and the body needs quiet to recoup lost energies. To-day, as never before, there is a need for a more restful attitude towards life.

NOTHING could be more misleading than the impression, so widely held, that success in work depends entirely upon character and skill. These are two great elements, but there is a third, quite as important for the best results. Character is the foundation of all working power of the highest kind; skill is the quality which makes it possible to use the best tools in the best way; vivid interest and freshness of spirit are the atmosphere in which all work ought to be done and which ought to pervade and envelop all work. "As You Like It" rests on a solid basis of thought. The play is constructed and written with the highest kind of skill, but its charm lies very largely in the extraordinary freshness of feeling which pervades it

and which gives it the atmosphere of the forest and the joy of the free life. Americans rarely need to be urged to put more energy into what they do, and they are coming to understand, as they have never understood before, the necessity of doing their work with the skill which comes from thorough training. Many of them have yet to learn that while these qualities insure competency, they do not insure interest. Work done in a spirit of the highest integrity and in the most expert way is often entirely mechanical and uninteresting from lack of freshness, vivacity, and vividness of interest. One must not only plant his work on a solid basis of character, and do it with expertness, but he must keep alive that spirit of youth which

Stevenson declared was the perennial spring of all the faculties. That modern men are beginning to understand this is evident from the wide popularity of such books as "The Simple Life," and kindred studies in repose, non-resistance, absence of haste, quiet adjustment between the worker, his task, and his surroundings.

Few people understand the drain on the nervous system which is caused by the noises of modern life—noises in no sense modern. There are no cities in the world which are more resonant with sound than Oriental towns, where at certain hours of the day and in certain localities there is not only an incessant murmur of human voices, but a chorus of loud, piercing cries. The little towns in Europe and the smaller English cities are alike babbling brooks when evening comes and the people fill the streets. Paris is, all things considered, the noisiest city in the world. There has come into modern life a greater variety of sound and a greater volume than assailed the ears of our ancestors. Now, to keep one's freshness there ought to be a zone of silence around every human being during some part of every day. It is significant that the great religions of the world have come out of silence and not out of noise; and the finest creative work is done, as a rule, in seclusion; not necessarily apart from men, nor in solitary places, but away from the

tumult and away from distracting sounds. It is in silence alone that we come into possession of ourselves. The noises of life disturb us as a cloud of dust intervenes between the eye and the sky. There ought to be a cult for the practice of silence—a body of men and women committed to the preservation of the integrity of their souls by neither hearing nor making speech for certain periods, pledged to the culture of the habit of quietness. Maeterlinck has pointed out the fact that the best things are never spoken, and the truest intercourse between congenial spirits is carried on without words. If we said less and thought more, there would be fewer things to explain, many sources of irritation would be dried up at the sources, and the prime cause of irritation, which is nervous exhaustion or excitement, would be removed. There was organized in Paris, years ago, a society for the culture of silence. On the occasion of the initiation of a distinguished man of letters, a bowl of water was brought out to him in a room where he was waiting in solitude. He studied it a moment, placed a rose upon it, and sent it back. The water bore the rose without overflowing. To the members assembled in another room, the act was the most convincing evidence that the initiate comprehended the purpose of the fellowship, and was prepared in spirit to become one of the company. The act was a symbol which Americans may wisely study.

Intrigue in Japanese Commercial Life

BY HAROLD BOLCE, IN APPLETON'S BOOKLOVER'S MAGAZINE.

Mr. Bolce chronicles an alarming state of affairs in Japan, which seems to threaten future commercial relations between that country and the rest of the world. Stolen trade-marks, repudiated contracts, and false appraisals are some of the things that have to be reckoned with.

IN the past ten years more than fourteen thousand trade-marks, stolen for the most part from America and Europe, have been registered by Japanese citizens in Tokyo. In the same period patent rights in Japan have been secured giving to subjects of that empire exclusive rights to manufacture about six thousand modern inventions. Many American wares advertised throughout Japan cannot now be sold there, for some Japanese has secured the legal right to the name of the goods. So the counterfeited article, bearing the American trade-mark, controls the market, and the American firm, if it attempts to sell its merchandise can be brought before the courts and compelled to pay heavy damages. It is true that American trade-marks are stolen in several European countries; and a Chicago firm was caught making mummies for sale to antiquarians in Egypt; and in Antwerp, I think, Eugene Field found a rotal bed of the sixteenth century which unwillingly bore the imprint of the company that manufactured it at Battle Creek, Mich. But no other country except Japan has built its prosperity, almost in a national way, upon business dishonor. In San Francisco I met a man who had just received a cable order from Japan for 2,000 horses, ostensibly to be used in the war with Russia then in progress. He could find the horses, but he could not find a single exporter who would take the risk of sending the animals to the Sunrise Kingdom un-

til the money was deposited to American credit at Yokohama.

Japanese importers do not hesitate to repudiate contracts and refuse to accept cargoes shipped to them in good faith at great expense. The goods then must be sold at auction, and the Japanese usually get them at a bargain. The case may be taken into court and judgment secured, but then the industrial guilds of the city and adjoining cities will meet, and the next day a smiling and deferential delegation will call upon the foreign plaintiff and inform him, as "an act of friendship," that if he exacts payment, according to the privileges of his decree, no native firm in Japan will thereafter give him the slightest trade. There are many indications that Japan is a nation of diplomats!

Subtle appraisers sit at the receipt of customs in Japan. This fact should be given careful study by western nations, and particularly by America, for the Japanese are becoming intrenched upon the Asiatic mainland and will doubtless have much influence in the future tariff administration of that empire. It is not likely that alien cargoes competing with Japan's will have easy sailing hereafter into the harbors of Asia. In Japan the first importation of a commodity from a new firm in America or Europe usually enjoys an encouraging classification. I was informed, however, by American agents in the Japanese ports that the second shipment runs the risk of a higher classification, more fruitful of revenue. There are cer-

tain provisions for the registration of trade-marks in the name of a foreigner, but American firms do not as a rule care to take advantage of them, as the ownership of the wares, so far as Japan is concerned, passes to the resident thus securing the registration. If this happens to be merely an agent, it makes him the dictator of his firm's business in the Japanese Empire. When one of the members of an American firm is

handling the affairs of the company in Japan the course seems clear enough until he runs into the customs system. If his wares, duly protected in the courts, promise to take precedence over Japanese goods of a similar character, the tariff suddenly goes up until it reminds him of the wall at home!

The western nations have taken great chances in permitting Japan to be the guardian of the Open Door.

The First Self-Made Man in America

BY HOSMER WHITFIELD, IN SUCCESS MAGAZINE.

On January 17, there was celebrated the two hundredth anniversary of the birth of Benjamin Franklin, who, it is claimed, may be considered the first self-made man in America. He was prominent in the Revolution and to his successful diplomacy much of its success must be attributed. A poor boy at the outset, he became in time rich and honored.

FRANKLIN was the first of our great "self-made" men, — the greatest example, in his day, of a rise from obscurity to wealth and position. He owed his success entirely to his own efforts. His parents were people of little ambition, with means enough for a modest living but insufficient to give him the education that had been planned for him. None of his ancestors had succeeded in more than a humble way.

When he landed at Philadelphia, a mere boy, he had only one dollar and a few pence over; at the time of his death he was easily the most prominent man in America, as well as one of the richest. Indeed, he stands as the very greatest of all the multitudes of Americans who have risen from nothing to greatness. Our modern "self-made" men have, as a rule, succeeded along the single line of money, art, scholarship, or sci-

ence. Rarely has the first been accompanied by any one of the latter. Franklin stood at the top in all. At the age of forty-two, without a college training, he had become a man of position and means. He was always a scholar, and his attainments were honored by degrees from Scottish and American universities; as a scientist, his fame extended to every country. Besides, he had some opinions on medicine which were not unworthy of consideration, and he even made a considerable study of scientific agriculture. He was the most manysided man in all our public life.

As a business man he had one failing,—a lack of order and method. He himself complains that he never could learn to keep things in their place or arrange any system. This was one of the complaints made against his work as an ambassador in France. It would possibly have

meant failure in the involved maze of present-day business. But he had the ability to see and grasp an opportunity, and his enterprises became finally almost of the manifold nature of a modern department store. In addition to his printing shop, which was the main object of his attention, he sold books, importing many from Europe, published books and tracts, and conducted a stationery store, besides editing and publishing his own writings, and even sold groceries, feathers, and junk of various kinds. He really owned the first "general store."

Some of the various lines that he handled included medicine, toilet articles, clothing, vehicles, lottery tickets, mariners' compasses, and rags. In connection with his trade in the latter article he established a small mill and manufactured paper. It was also recorded that he bought and sold negro slaves and carried on a considerable trade in taking up and disposing of the terms of indentured servants. As a side issue, he invested in real estate and bought a farm of three hundred acres near Burlington, New Jersey, which he worked carefully. He is credited with having introduced the growth of broom corn and basket willow into this country.

He is said to have been the father of the advertising business, giving the first examples of effective display advertising in the columns of his papers. There is no great proof of this, however. It has been the easy custom to ascribe the beginnings of many things of which there is any doubt to Franklin. He certainly was responsible for the first steps in

many different lines, but there appear to have been some attempts at selling goods by advertising before he began the publication of his paper. He probably, however, through his extensive printing business, combined with other lines of trade, gave a great impetus to the establishment of advertising as a definite factor in modern business. It is recorded that, in his account of the siege of Louisburg, he inserted into the columns of the Gazette a crude cut which he fashioned himself from type metal. This was, probably, the first attempt made at illustrating ordinary newspaper matter.

There is a curiosity to know how much of a business success he made in terms of present-day achievements. He retired from active business at the early age of forty-two, having accumulated a fortune which was of considerable size for his day. When he died, his estate was estimated at \$100,000. He sold his various interests to David Hall, who was to retain Franklin's name in the business and pay him \$5,000 a year for eighteen years. It is thought that his annual income, during his active business life, was in the neighborhood of \$10,000. The value of his estate, at his death, represented, in part, the gain from an increase in the value of considerable real estate holdings. It is probable, then, that he was worth, at the time of his retirement from business, about \$75,000, every penny of which was the result of his own efforts. His real estate consisted of houses and vacant lots in Philadelphia, a house and lot in Boston, and considerable tracts in Georgia, Ohio, and Nova Scotia.

The Future of Electricity.

BY THOMAS A. EDISON, IN WORLD MAGAZINE.

Of all subjects that interest the human race to-day, electricity is surely one of the greatest. And of all men to talk on the subject of electricity Thomas A. Edison is surely the best. Who is there who would not know Mr. Edison's views on the future of electricity? Mr. Edison is no mere dreamer; he does things; he accomplishes practical results; and when he ventures into the realm of speculation all the world holds its breath to listen.

WE are groping on the verge of another great epoch in the world's history. It would not surprise me any morning to wake up and learn that some one, or some group, of the 300,000 scientific men who are investigating all over the earth has seized the secret of electricity by direct process and begun another practical revolution of human affairs. It can be done. It will be done. I expect to see it before I die.

The first great change in the production of electricity will abolish the carrying of coal for that purpose. Instead of digging gross material out of the earth, loading it on cars and carrying it say five hundred miles, there to put it under a boiler, burn it, and so get power, we shall set up plants at the mouths of mines generate the power there and transmit it wherever it is needed by copper wires.

It is preposterous to keep on putting the coal mines on wheels. It is too clumsy. It is too costly. There is no necessity for it.

It is easier to carry molecular vibration—millions of waves a second—than freight cars full of crude matter. We can ship a 100,000 horsepower over a wire quicker and more economically than we can send the equivalent in coal over a railroad.

An Englishman told me a little while ago that he intended to set up a power station on the Thames, bring down coal by barges and sell electric power to London. I said to him, "How foolish! Why not run a copper wire between London and the

coal mines and develop your power where the coal is? If you build that power station it will be obsolete inside of fifteen years."

We must eliminate the railroad altogether from this problem. What's the use of it? We don't want the coal anyhow. It does us no good to look at it. What we want is the resultant, the utmost energy that can be produced. And there is no sense in carrying around millions of tons of raw material like coal when we can get its product delivered to us by wire.

Everything points to the fact that in the near future electricity will be produced for general consumption in great power-houses at the mouths of the coal pits. That is the logical and common-sense outcome of present events.

The present method of doing things is merely a matter of habit. It's simply wonderful to observe how habit controls man and how it sometimes delays great reformations even in practical affairs. This system of carrying coal from the mines for the purpose of producing electricity somewhere else is habit. Habit is the greatest foe to progress and invention.

The great majority of men are controlled by habit. They have always seen a thing done one way and that way seems to them the only way. But there are some of us who have a little of the spirit of evolution, and we bother and trouble the others by not letting them alone.

Now the truth is that it will cost a third less to transport electrical power by wire than to carry it in the form of coal in railroad cars. Assume the price of coal to be \$1 at the mouth of the mine, and assume the freight to be \$1.90. Now, we can turn that coal into electricity at the mine and convey it by wire at less than half the cost of the freightage of coal.

So, in years to come, the great electric power plants will be set up in the coal fields. Electric power will largely do away with steam power. Electric light will become cheaper than gas light.

I believe firmly that all great trunk railroad lines will go to electricity inside of fifteen years. I don't mean simply passenger traffic, but heavy freight traffic also. Within twenty years steam will be as out of fashion for railways as horses are for street-cars to-day.

It's curious to see how long it takes men to get in motion when anything new turns up. And it doesn't seem to make much difference how important the thing is, or how obvious it is. There is the new electric locomotive which has been built for the New York Central Railroad. It could have been produced twenty years ago. We look upon it as a wonder, and it is a wonder, but a still greater wonder is that it has taken twenty years to get it built.

We had a hard time to get the world to change from horse power to electric power in street transportation. The street railway people said that it would cost too much. They didn't see any reason why they should make a change when they were doing so well.

More than a quarter of a century ago I built about three miles of an electric railway at my place at Menlo

Park. It was a good electric railway and worked well. I supposed, of course, that it would appeal to men. Well, Henry Villard came over to visit me and I showed him the railway. I explained its advantages over the horse-car system. It was better from every point of view.

I offered to sell that electric railway and all my patents and rights of every kind for exactly the amount of money it had cost me to produce it—just \$42,000.

Mr. Villard got a lot of capitalists together, some of the brainiest and most experienced men in Wall street, and I explained the thing to them, and they talked it all over very carefully and very solemnly, and then, what do you think?—they refused to touch it in any shape or form, on the ground that there was nothing in the idea of an electric railway, absolutely no future for it.

Well, that staggered me for a while. I seemed to have lost every cent I had spent in the experiment. I could not make any impression on those men.

Yet, look around you to-day! Look all over the country! Look all over the world and find me a country in which there are not electric railways! Electric railways have been among the great developers of modern civilization. They have transformed the centres of human population. Hundreds of millions of dollars have been invested in them and hundreds of thousands of men are engaged in operating them. And only twenty-five years ago a body of picked, bright American capitalists could see nothing in the idea, although it had been developed to a practical, physical demonstration right here in New Jersey.

Electricity will take the place of horses. It will solve the vehicle traffic problem in cities. My new elec-

tric storage battery itself will make electricity cheaper than horses. You see the new factory going up out there? Well, in the Spring we will be ready to furnish the new batteries. Not only will they mean half the space of horse traffic, but they will go twice as fast. They can be stored on upper floors by means of elevators. The saving of stable space in New York City will cover at least \$200,000,000 of property.

Another thing in the future: Wireless telegraphy will enable us to reach any ship in any sea. That is a certainty.

Not only will electric power be developed at and distributed from the coal mines in the future, but all the water power in the world will be used for the production of electricity. That movement has begun and is advancing rapidly. In California, where men have nerve enough to overcome habit, they are transmitting electric power 275 miles by wire and running street-cars and lighting the cities by it. That is the sort of spirit that will wake the world up one of these days. I wish that the spirit of California would spread everywhere.

Go down south and you will find water power being turned into electricity for mills in all directions.

There are millions of horse power to be picked up in the waters of the United States for practically a song. It is one of the world's greatest opportunities, this chance to convert water power into electricity and distribute it to the points where it is needed.

When you come to think that one horse power is equal to twenty-five men, and that water power changed into electrical energy is practically perpetual—the investment being simply for the original plant—you get some idea of the importance of the

changes that the world is bound to see, changes that have already begun and are well under way.

I don't look for much from radium in itself. I think it will prove to be more of an agent of investigation. It will help us to understand the nature of matter and energy. We are all at sea now. We have theories, but there are too many exceptions to make the theories absolutely reliable. We don't know exactly what electricity is. There is the undulation theory and there is the bombardment theory. We have plenty of evidence to support each of these theories, but then, as I say, we have so many exceptions that we cannot be sure. In working out the future we must understand the nature of our subject, and radium, I believe, will help us to do it.

And there isn't much radium in the world, anyhow. You know I am searching for it night and day. Well, out of 3,000 specimens of ore we tested in this laboratory last week, only one contained radium. That shows how scarce it is.

From a practical standpoint the most tremendous thing in the problem of electricity is the fact that we only get about 15 per cent. of the energy of the coal we burn. Eighty-five per cent. goes up the chimney.

Now, if we could find a way to get the energy out of the coal by some direct process, without wasting 85 per cent. of it, the result would be to so multiply and so cheapen electric power as to inaugurate a new epoch in the history of the world. It is practically impossible to exaggerate the consequences of a discovery that would produce electricity direct from coal, or in any way to avoid the waste consequent upon the use of boilers and engines. I expect to see it done. I have done it myself, and

so have others, but not in a way to make it commercially valuable. I have burned carbon and Chillian salt-petre together in an electrolite and have thus produced electricity direct. But that was merely a scientific success. It would cost too much to produce power in that way, and the conditions would not be possible in the production of power for commercial purposes.

There are other ways too of producing electricity by direct process. Heat applied to the juncture of certain metals—bismuth and antimony, for instance—will do it.

Last Summer we rigged up a little experiment here, and by applying the heat of a small oil lamp to the juncture of metals we got sufficient power to run an electric fan.

But all the discoveries so far have failed to give us the secret we are looking for. We need a process, simple and inexpensive, that will save the 85 per cent. of lost power. It will come, I am confident of that. There are about three hundred thousand scientific men at work in the world, digging out, testing, analyzing.

What the world needs are not facts so much as co-relators. We want men who can bring the facts together, compare them and work out the law. We want men like that wonderful Russian chemist, Mendeleeff, the author of a periodic system of chemistry, who deduced from co-related facts three unknown metals, which we have to-day, explaining everything about them, their salts and sulphides, their weight, structure and melting point.

Some day the discovery will be made. A man will discover one fact in one part of the world and that will set some fellow at work on another fact in some other part of the world, and presently a lot of men will be

working on the true path; and one day it will be announced to the world that electric power can be produced directly from coal. It will come in our time. It is in the air. We are on the threshold of another wonderful era.

When that discovery is made the steam engine will be driven out of use. It will then be possible to have airships. I expect to see airships flying before my death. I do not think that they will fly very high, but they will be able to go a little higher than the trees and buildings.

Such a discovery will make it possible to drive ships across the sea by electricity at a rate of 40 or 50 miles an hour—three days across the Atlantic from shore to shore.

Why, power will be so cheap and so easily distributed that a multitude of new industries—impossible now because of the cost of labor—will spring into existence.

The direct process will give the world electricity at such a low cost that electric light can be used by everybody, and railways can be operated at a fraction of their present expense. The city of New York could be lit as brilliantly in the night-time as in the day-time, without any additional cost.

The human race may well look forward with hope toward the day in which the discovery will be announced, for after that the world will be greatly transformed.

It is all a matter of understanding what energy is. I remember saying to DuBois-Reymond, the great professor of physiology in the University of Berlin, "What makes my finger move?" and he answered, "I don't know; I have worked in vain for 30 years to find out what form of energy that is."

When you wind up a clock you

transform the energy of beefsteak into mechanical energy stored in a steel spring. But who can tell you how the one form of energy was converted into the other form?

I have tried hard to get at the sec-

ret through which the energy stored in coal must be transformed into electricity. It is too much for me. I am stumped. I don't know enough. But the man who does know enough will appear before long.

The Menace of Enormous Fortunes

BY CLEVELAND MOFFETT, IN SUCCESS

Five thousand men in the United States are said to own one-sixth of the entire national wealth and the holdings of these five thousand are rapidly increasing. The birth-rate among them is very low, so that the proportion of very rich men will be much smaller in future years. The question is what will these men do with their money. Is it to be spent for their own selfish pleasures or for the amelioration of the poor?

BEFORE taking up a consideration of luxury and want, it may be well to survey briefly the great fortunes that have sprung up so amazingly in this country during recent decades, and that to-day, in the opinion of many serious thinkers, constitute a menace to our national well being. Without these great fortunes there would be no reign of luxury in America, no flaunting of feasts and follies, no riot of extravagance. With them we may expect all the evils that have in previous civilizations attended upon enormous riches. And many of these evils, as we have already seen, are actually with us.

James Bryce, in the American Commonwealth, observes that up to 1830 or 1840 there were no great fortunes in America, few large fortunes and no poverty. But, writing of the latter eighties, he says: "Now there is some poverty, many large fortunes and a greater number of gigantic fortunes than in any other country in the world." That was twenty years ago! What would Mr. Bryce say to-day if he could read statistics show-

ing that there are three million officially recognized paupers in the United States? That a million and a half children between the ages of ten and fifteen are employed in our mines and factories? That one person in every twelve who dies in New York city is buried in potter's field?

As showing the rapid growth of individual fortunes in this country, there is interest in a list of rich men printed in 1885, according to which New York city at that time boasted only twenty-eight millionaires. And a pamphlet published some years earlier says that in 1845 Philadelphia could show only ten estates valued at a million or more, the richest being that of Stephen Girard, which reached seven millions. In contrast to which in 1892, according to another authority, there were then over two hundred millionaires in Philadelphia.

As to New York city, the number of its millionaires, according to best information, is more than two thousand, while the number of millionaires in the United States is at least five thousand, or half the total number

in the world. We shall presently see what a huge part of the national wealth is possessed and controlled by these five thousand individuals. There is one family alone, at the head of which stands the richest and most powerful man in the world, John D. Rockefeller, and the wealth of this family is estimated at a thousand million dollars, a sum so huge that the human mind quite fails to grasp it, a sum so huge that if at the birth of Christ Mr. Rockefeller had begun making a dollar a minute and had let all these dollars accumulate day and night for all these centuries he would not yet, in 1906, have amassed a thousand million dollars. And if Mr. Rockefeller should to-day turn his wealth into gold coin and take it out of the country, say into Canada, he would carry across the border three times as much gold as would then remain in the United States.

Nor would he carry it himself, for the weight of it would be one thousand seven hundred and fifty tons. And if he loaded it on the backs of porters, each man bearing his own weight in solid gold (say 150 pounds), it would require twenty-three thousand men to move it. And if they walked ten feet apart the line would occupy fifteen hours in passing a given point. None of which takes any account of the daily interest on this fortune, which interest if paid in gold would require the strength of seven men to carry it, for it would weigh a thousand pounds. Such are the riches of a single family!

It may be asked how much reliance can be placed on this estimate of the Rockefeller wealth. Who knows that it amounts to a billion? May it not be half a billion or three-quarters of a billion? I can only say that prominent men, whose business it is to get at the truth in these things, have

assured me that they consider a billion a reasonable approximation of the holdings of this family. They see nothing improbable in this estimate of a billion.

The editor of a conservative Wall Street publication says a billion; H. C. Watson, a statistical expert, says \$1,000,000,000, and a well informed editorial writer in New York city says a billion. Another editorial writer, discussing this subject recently, estimated the yearly income of John D. Rockefeller alone, without counting other members of his family, at forty million dollars, which is the income on a billion at four per cent. At any rate, we may be sure that the billion mark will soon be reached, for the size of the Rockefeller fortune is scarcely more startling than the rapidity of its increase. Within a dozen years it has doubled and doubled again. In a single year (1901) it increased, counting income and enhanced values of holdings—I have this from a statistical expert—by not less than a hundred and fifty million dollars!

“But that was in a rising market,” some one may object. “In a falling market the fortune would decrease.”

Not at all. In a falling market the fortune would go on increasing, for these great masters of industry and finance have so perfect an organization over this country and the world and such sure sources of information that they really know the future and can operate with absolute certainty of gain, “catching it both ways,” buying or selling in a market which they have foreseen for months and usually control.

I asked a financial authority if it never happens that a man like Mr. Rockefeller makes mistakes in his investments and suffers loss.

He shook his head. “Almost never.

And if it did happen he would probably save himself by making the loss only temporary. I remember a case where one of our great Wall Street figures, an enormously rich man, made a mistake in Sugar. He bought a hundred thousand shares at 130, expecting to make a quick turn, but the market dropped suddenly against him and continued to drop. Instead of taking his loss as a small man must have done, he simply paid thirteen million dollars for the shares, locked them up in his safe and forgot he had them. Sugar dropped to nearly 60, a loss of almost sixty points, or six million dollars, but the stock was in his safe, he said he would sell it, out at a profit, and six years later he disposed of it at about 160.'

(Continuing our list of multi-millionaires and taking the nine richest Americans after Mr. Rockefeller, it is easy to see that these nine must have a billion among them, since Andrew Carnegie alone has more than a third of a billion and the other eight include Marshall Field, W. K. Vanderbilt, John Jacob Astor, J. P. Morgan, Russell Sage, J. J. Hill, Senator William A. Clark and William Rockefeller—which gives us two thousand million dollars for ten men.

And without mentioning further names, I offer the following estimate of the five thousand leading fortunes in the United States; it is only an approximation, but it has been approved as reasonable by the statistical expert of R. G. Dun & Co. and by Byron W. Holt, editor of Moody's Magazine, a monthly review for investors, bankers and men of affairs; also by several financial authorities in New York city to whom I have submitted it. I have seen higher estimates, but after careful consideration I believe that this one may be accepted as well within the truth:—

No of Fortunes	Amount.
10 aggregating	\$2,000,000,000
490 aggregating	3,000,000,000
1,500 aggregating	10,000,000,000
5,000 aggregating	15,000,000,000

So that five thousand men in this country actually own (without counting what they control) nearly one-sixth of our entire national wealth, money, land, mines, buildings, industries, everything, which sixth if put into gold would give them all the gold in the world and leave more than nine thousand million dollars still owing them! All this for five thousand men, absolutely theirs, whether they work or not, whether they deserve it or not, whether they use it or not; all this in a land where, according to Waldron's "Handbook of Currency and Wealth" (p. 98) "More than four million families, or nearly one-third of the nation, must get along on incomes of less than \$400; more than one-half the families get less than \$600; two-thirds of the families get less than \$900, while only one in twenty of the nation's families is able to obtain an income of over \$3,000 a year.'

It is interesting to consider how much richer the rich will get, and I may remark here, that there is no need to inquire how much poorer the poor will get. If they are to live at all they can not get much poorer. What greater burden of poverty can be put on the four million American families who to-day with their best toil can gather less than \$400 a year? What more can we take from them than we have already taken? The Massachusetts Bureau of Labor has collected statistics showing how these poor families spend their pitiful incomes. It appears that \$3.88 each week goes for food. Shall we cut that down? Or shall we cut down the \$2.91 a month they spend for cloth-

ing? or the \$7.50 a year they spend for furniture and household furnishings? or the \$7 a month they pay for foul dark rooms in a tainted tenement? Think what it means to support a family in a city on \$400 a year, to bring up children, to provide for sickness, to furnish pleasures on \$400 a year!

And these are not the poorest of the poor; these are self-respecting laborers, producers of the national wealth. There are millions of others whose lot is worse than theirs—ten million, Robert Hunter estimates, in helpless poverty, out of work, out of health, out of heart, with the world, broken driftwood, vagrants, tramps—what shall we take from them?

So the question simply is, How much richer will the rich get? Will any limit be set to these vast fortunes? Are billionnaires to become as abundant in the twentieth century as millionaires were in the nineteenth? Why not? We have scarcely scraped the outside crust of our national resources. What our land and industries produce to-day is nothing to what they will produce, and our present population is only a small part of what it will be. By 1960, we are assured, the national wealth that seems so enormous now—say a hundred billions in 1905—will have increased to nearly a thousand billions, and by 1990 to more than two thousand billions.

Such are the conclusions of experts in financial statistics, who also say that under the present competitive system nearly two-thirds of this vast increase in our national wealth will be permanently absorbed by a few thousand very rich families. Which means that whatever may befall individual millionaires or individual sons or grandsons of millionaires, the rich as a class will

continue to grow richer, much richer, so that in thirty or forty years, under existing conditions, the five thousand richest Americans instead of having fifteen billions between them, as to-day, may have fifty or a hundred billions. And still the mass of the people will have practically nothing, still hundreds of thousands with bitter toil will barely secure the necessities of life and millions will be crushed and broken in the struggle.

So, if present conditions continue, one looks ahead vainly for some brightening in the picture of our poverty and wealth, our misery and affluence, our luxury and want. Things will be worse, not better, and every year will show a more painful contrast between the few that have everything, and the many who lack everything. Ponder these words from that hard financial compendium of Waldron's, already quoted (p. 102);—"Little wonder, then, that the rich are rapidly growing richer, when, but one-twentieth of the families, they are receiving one-third of the nation's annual income and are able to absorb nearly two-thirds of the annual increase made in the wealth of the nation." Think what that means to the poor!

What it means to the rich is that they will find it more and more difficult to spend their enormous incomes, and will set a faster and madder pace of luxury and extravagance. All the signs point that way, and, after all, what else can they do with their money? They cannot eat it or hang it around their necks (except some odd millions in trinkets), or buy seats in heaven with it. There is nothing to do but flaunt it before the nation in palaces and gorgeous fetes, in costly laces and plates of gold, in furious follies that seem to

cry out;—"Se, we are rich, rich, rich, and you are poor." Nor can any man say what will be the echo of that cry!

Sixteen years ago, Thomas G. Shearman, a distinguished corporation lawyer, and brilliant writer on economic questions, prophesied that "within thirty years the United States will be substantially owned by less than one in five hundred of the male population!" Nor is evidence wanting that his words are coming true. The land in the country is still widely owned, although hundreds of millions of its acres, grazing lands, timber lands, mineral lands, have been shamelessly stolen in land grants and land grabs; but the farmers and small producers are absolutely at the mercy of the railroads, which, with their two hundred thousand miles of tracks, their capitalization of over twelve billion (par value) and their army of five million people dependent on them for a livelihood, are practically controlled by nine men—John D. Rockefeller, J. P. Morgan, E. H. Harriman, George Gould, W. K. Vanderbilt, J. J. Hill, A. J. Cassatt, W. H. Moore and William Rockefeller.

And John Moody, in his exhaustive and authoritative work, "The Truth About Trusts," finds that in the United States to-day there are 440 large industrial, franchise and transportation trusts, with a capitalization of more than twenty thousand million dollars, which, says a Wall Street paper, is "one-fifth of the wealth in the country and the most powerful part of it, for it is wealth under such concentrated control that it practically sways the whole." And Mr. Moody concludes that a score of men practically control this twenty billion dollars, which is the aggregate of our manufacturing and transpor-

tation resources. They control the avenues of distribution and the agencies for transforming raw material into finished products, so it is plain that these twenty men—Rockefeller, Morgan, Gould, Harriman and the rest—indirectly control nearly all the remaining wealth in the country, since whatever comes out of the ground or is fed by it must pass over their lines of transit and through their factories (and at their terms) before it can get from the producer to the consumer. These are signs of the times!

And, speaking of the absorption of our national wealth, think what a great part of it will go to one man. John D. Rockefeller, if he can escape the threatening tomb for even a score of years. Let us assume that he is able, after paying his modest living expenses, to save forty millions or fifty millions a year, which is the same as leaving a billion dollars to accumulate under his marvelous direction. In seven years his billion will double (no banker questions this), so that in 1912, if he lives, he will have two billions, in 1919 four billions, in 1926 eight billions, and he will still be a younger man than Russell Sage is to-day!

A still more startling conclusion is reached if we give rein to our fancy and imagine John D. Rockefeller fifteen or twenty years hence leaving \$6,000,000,000 or \$8,000,000,000 to a son or grandson possessed of his own great force; in other words if we imagine him perpetuated in his descendants, say for forty or fifty years. The Rothschilds in Europe prove that such powers may be perpetuated and that such a purpose of wealth accumulation may be steadily pursued for generations. Of course this happens very rarely, but America has outstripped Europe in so many things

that it is interesting to consider what would result if she should outstrip her also in producing a great line of hereditary money kings. And if you should set \$6,000,000,000 or \$8,000,000,000 doubling every seven years for a single family—well, think of it!

We shall come presently to the sons of our multi-millionaires and consider what manner of men they are and what likelihood there is that they will make aggressive use of their vast inheritance and increase rather than squander them. For the moment we may note that our very rich families are very unprolific and that the question of virtues or follies in future sons is often superfluous, since there are none. Thus Andrew Carnegie has no son and only one daughter, so his hundreds of millions will start no line of Carnegie kings. Russell Sage has neither son nor daughter and his fortune will be scattered among strangers. Leland Stanford had only one son and he died. C. P. Huntington had no children.

And three of the younger Rockefellers, although married for ten years or more, have no children. So we might go on through the list of millionaires, and while we should meet with some exceptions, like William H. Vanderbilt, with eight children; George Gould, with six, and J. P. Morgan, with four, we should quickly establish the fact that the average number of children in our very rich American families is far below the general average; instead of approaching four it would probably not reach two. And I have it on the authority of Dr. Guilfooy, registrar of vital statistics in New York, that the Fifth Avenue residence section where our multi-millionaires live shows by far the lowest birth rate of any other section in the city. I may add that a doctor of

great authority on this subject assures me that as riches increase not only is there a rapidly diminishing number of births, but there is an increasing number of crimes against birth. Probably this is a new and it may be a passing condition, for we are told that seventy-five years ago rich New Yorkers were accustomed to have large families. Thus we read in "New Yorkers of the Ninetenth Century," that Colonel Nicholas Fish and Elizabeth Stuyvesant had five children and fifty-nine great-grandchildren, that Colonel William Duer and Catherine Alexander had eight children and one hundred great-grandchildren, etc. Which clearly shows how things have changed since then in the fashionable set!

A recent writer in the Contemporary Review gives figures that show strikingly how unfruitful is the rich American woman compared with women from the British colonies. He draws up a comparative table thus:—

American Women of Title.	Their Children.
30 peeresses	39
22 wives of baronets	42
22 with courtesy titles	26
—	—
74	107

Average number of children, 1.4.

In contrast to which he presents statistics of children born to titled Englishmen by wives from Canada, Australia, &c.:

Colonial Women of Title.	Their Children.
23 peeresses	63
30 wives of baronets	102
42 with courtesy titles	101
—	—
95	226

Average number of children, 2.8.

So it appears that the American

women thus imported into England have given birth to an average of only 1.4 children, against an average of 2.8 for their colonial sisters. And we know that small families are by no means the rule among English ladies. Did not Queen Victoria herself set the fashion of large families with four sons and four daughters? And did not the Duchess of Abercorn, who died recently, have seven sons and seven daughters? Did not her eldest son have seven sons and two daughters, and her eldest daughter eight sons and five daughters, and her second daughter nine sons and three daughters? If our multi-millionaires had families like these there would be less danger of the stock dwindling away and perishing!

The above are influences that make for the disintegration of our great fortunes; there will obviously be no money kings in families that die out, nor will the millions diverted to Europe by sons and daughters of the rich ever menace American institutions. But there are millionaire families that do not die out and sons of the rich who stay in America, quietly or restlessly, with the burden of fifty or a hundred millions on their shoulders. What about these sons, these princes of our money aristocracy? How much chance is there that one of them will develop the genius of the founder of his line and instead of squandering millions will accumulate tens of millions, instead of living in useless luxury on his income will prove himself a force in the industrial and financial world, a man able to fight and conquer like his father or grandfather? How much chance is there of that?

It goes without saying that there are millionaires' sons possessed of force and virtues, men like Graham Stokes and the late Norton Goddard, who led useful and admirable lives.

Many of them, on the other hand, are insignificant figures without talent or serious purpose—idlers and triflers quite content to be pleasant fellows at the club, good sports at the race track; and many of them are shamefully and stupidly wasting their opportunities. Think of James Hazen Hyde with his \$50,000 private car and his foolish French ball! Think of young McCurdy, "Prince Robert," spending \$500 a week on personal traveling expenses.

It may be objected that these young scions of millionaire lines have a perfect right to dispose as they please of their fortunes and their lives. If they choose to follow the unprofitable ways of steam yachts and motor cars, why, after all, this is a free country. To which we might reply that no man has a moral right to squander millions on show and selfish pleasures while thousands of his fellow men are perishing of want, while tens of thousands by their utmost labor and pain can barely secure the necessities of life. Remember the vast toiling army enslaved in our factories and mines, men, women and children, millions of them, giving the strength of their bodies and the hope of their souls that a few thousand rich men may draw handsome dividends on investments, dividends which they have done nothing to earn and which it bores them to spend.

A second point is that no man has a right to demoralize his fellow men by setting them an example of extravagance and folly, by instilling in their hearts the seeds of envy and discontent, not to say hatred. Of course if our multi-millionaires insist on being mere amusement seekers, money flauters, we cannot make them otherwise, but we can at least let them know how right minded citizens regard them—that is, as harm-

ful and vicious influences, enemies of the State.

Finally there is a special reason why we may express ourselves frankly about these enormous fortunes and the manner of their getting, we can usually trace back their sources to dishonesty, monopoly or unfair privilege. Is it possible for any man to earn several hundred million dollars without one of these three to aid him? How many of our huge fortunes rest simply on high tariff favoritism? How many of the discriminating rates of railroad companies, which, says Henry George, Jr., in his "Menace of Privilege," have become "organizations for public plundering and monopoly breeding?" Did not William J. Gaynor, Judge of the Supreme Court of New York, recently declare that favoritism in railway freight rates is "the greatest crime of our day and generation, a crime that has crushed and beggared thousands all over the land, a crime so infamous and heartless that we will be looked upon as a generation lost to moral sense for having allowed it so long?"

Let us now return to our inquiry whether it is likely that among the sons of our multi-millionaires, there will presently arise a master spirit, one able to make formidable use of his opportunities. Think what our industrial magnates, our great merchants and bankers would accomplish if they could take control of their vast enterprises with the strength of youth! But their sons, for the most part, prefer polo playing and cross country riding or art dabbling in Paris, or the excitement of race tracks and divorce proceedings!

Indeed, it seems that the burden of inherited millions is too heavy for most of us, and it is far more likely

that these unfortunates of the second and third generations in millionaire descent, victims of conditions, slaves to temptations—far more likely that they will destroy themselves than greatly injure this republic, except as their example in extravagance will injure it. But this is a most serious point, a most real injury, for there is no end in sight to the reign of luxury and show that is year by year exalting itself in this land.

It may be said that spendthrifts will soon wreck and scatter their fortunes, but others will take their places; besides, it is not so easy, even with most amiable intentions, to wreck and scatter fortunes that automatically bring in two or three million dollars a year, fortunes in first class securities or New York real estate, fortunes that accumulate resistlessly as the country grows. A very foolish dictum is that of three generations from shirt sleeves to shirt sleeves if applied to such conditions. Indeed, with their utmost extravagance and vanity, with palaces here and castles abroad, with twenty thousand dollar balls and hundred thousand dollar rugs, with all the endless ways that fashion and folly have devised for wasting millions, it is still very difficult, often impossible, for the sons and daughters and wives of our multi-millionaires to spend even their incomes. So the reign of luxury must continue.

As a last word let us note that there is always a chance that this most unlikely thing will come about. I mean the sudden emergence into a first class power of one of these multi-millionaire sons or grandsons. Already several of them have developed conspicuously accumulative force. Thus William H. Vanderbilt increased the ninety millions of his inheritance to two hundred millions. And

J. P. Morgan has certainly surpassed his father, Junius Morgan. And August Belmont and William R. Hearst are abler men than were their fathers. And Philip Armour was a less formidable force than his son, who now towers at the head of the Beef Trust, and J. Ogden Armour, than whom, says Charles E. Russell, "no more extraordinary figure has ever appeared in the world's commercial affairs, nor has any man, not even Mr. Rockefeller, conceived a commercial empire so dazzling."

Extraordinary happenings are always unexpected, yet once in a century or so, like the advent of a mighty conqueror or reformer, they do come to pass. And if there should arise in this land a man of thirty or forty, who, starting with two or three billions (owned or controlled by him), should be great enough to brush aside the trammels of idolence and temptation, great enough to see that never in modern times has there been offered to a man, not even to Napoleon, so stupendous a chance as this to wield absolute despotic power, great enough finally to use his two or three billions to its full potentiality, then—well, there would surely be interesting history made in that man's lifetime. We have had iron kings, railroad kings, copper kings, sugar kings and others, but there is one kind of king we have not had yet. A real king? Yes, for how long, pray, would this Republic stand against the aggressions of such a man, a great minded despot without conscience or bounds to his ambition, one in comparison to whom our Rockefellers and Morgans would seem like blundering beginners?

Already our millionaire magnates have begun to buy our courts and legislatures, to corrupt our cities, to

debauch the public conscience. He would finish the work and do it thoroughly, he would make the laws, own the newspapers, subsidize the churches and colleges, mould public opinion, direct the machinery of justice, control the industries, the banks, the insurance companies, the conditions of labor; regulate supply and demand, fix prices, absorb profits, centralize everything, be everything. Why not? Even as things are, has the world any king more powerful than J. P. Morgan or John D. Rockefeller? Remember how Europe cringed to Mr. Morgan at his last visit, with Emperors seeking his favor and princes waiting at his door! A real king? Why, we practically have two of them already.

Whatever happens, then, there is peril in the existence of these enormous fortunes, peril to the possessor through the corroding blight of indolence and vanity, peril to the people through the example set them of luxury and extravagance, peril, finally, to the State if some surpassing money lord shall presently arise and with his vast resources work the undoing of this Republic. "A triumphant plutocracy," says E. J. Shriver, "has enslaved the vast body of our people; and unless there is some relief its weight will crush the bearers of the burden, or the uprising of the latter will wreck the Republic and bring such chaos as France saw in 1789."

And Russell Sage, certainly a conservative authority, recently denounced the further consolidation of industry and predicted that if this continues, "the result will be widespread revolt of the people and subsequent financial ruin unequalled in the history of the world."

The Automobile in America

BY FRANK A. MUNSEY, IN MUNSEY'S MAGAZINE.

This is a supplementary article to Mr. Munsey's earlier paper on "The Automobile in France." After pointing out the strong points of the American machine and showing that the number of purchasers in America far exceeds the number in France, he proceeds to make some useful suggestions on the subject of motoring laws. He believes that the horse should not be taken as the standard for legislation and advocates thorough inspection of all cars.

FACTS and figures about the beginning and progress of the automobile industry in America are so conflicting, and there is such a dearth of accurate knowledge on the subject, that I cannot show, year by year, our growth in the manufacture of automobiles. The best obtainable statistics show that our output for 1905 has been about twenty-five thousand cars of one kind and another. These figures, contrasted with those of half a dozen years ago, show the most tremendous strides of the automobile industry in America. Then but very little capital was invested in automobile factories; now over twenty millions of dollars are employed in the business. Then we had but two or three small manufactories, merely experimental shops; to-day we have forty or fifty great big factories amply equipped with money and machinery and skilled workmen, and we have at the head of these factories both men of splendid executive force and those of scientific knowledge, who are bending every thought and every energy to the development of the best automobile in the world, and to its production at the least possible cost. It is in the latter respect that American ingenuity and American methods most forcefully assert themselves. This means that the American automobile will at no distant day dominate the markets of the world.

Until recently the automobile was

looked upon as a plaything for the very rich and a fad of the hour. But that it is beginning to be taken seriously is made clear by the fact that in New York State alone we now have registered over twenty-four thousand motor cars. Just how many there are in the whole United States I have been unable to learn, but with twenty-four thousand in one State of the Union, there must be as many as one hundred thousand now in use. The uncertain period of the automobile is past. It is no longer a theme for jesters, and rarely do we hear the derisive expression, "Get a horse!"

We are not only going to manufacture the best automobiles in the world, but we are already making pretty nearly, if not actually, as high-grade machines as are produced anywhere in Europe. That the European machine has the prestige cannot be denied. It made a place for itself before we even started to manufacture automobiles, and it is difficult to overcome prestige. There is something else that works immeasurably to the advantage of the foreign car and correspondingly to our disadvantage. It is the great army of Americans who go abroad every Summer and automobile there in foreign cars. They become accustomed to them, attached to them, and bring them home. The power of habit has its grasp, in automobiling as in everything else. The fact that So-and-so and So-and-so have foreign

cars has an undoubted influence on other Americans in the purchase of automobiles.

But all these influences will not be able to stand against the genuine excellence of the American car of to-day with its lower price. The duty on a car coming into America is forty-five per cent., and with the expense of casing for shipment, freight, and insurance, we have a total of fifty per cent., which must be added to the purchase price of a car in France. This means that one can buy an American car of the same horse-power, finish, and general excellence as a foreign car at just about half the price, or, in other words, get two American cars for what one foreign car would cost. With so wide a margin of difference in cost, it is not difficult to foresee a rapid diminution in the importation of automobiles as the quality of our own product becomes better known and is further improved.

Though we were the last country to take up seriously the manufacture of automobiles, we are to-day turning out even more cars than France. Her product, however, is of greater value than our own, as the average French machine is much more expensive. Our great expansion so far has been in inexpensive automobiles. And there is a very sound reason for this type of machine. In France, as in England and Germany and Italy and Spain, there is not the vast well-to-do citizenship that we have in America. The automobile over there is largely owned by the very rich and the great leisure class — by these and by foreign visitors. Comparatively few men in business or in salaried positions indulge in the luxury of motoring. Their incomes do not warrant it. The motor cycle

and the bicycle are the pleasure machines of the people.

In America we have half a million men who can afford to own and run an automobile, and half a million automobiles we shall have in use here within the next ten years. Our manufacturers, realizing the difference in conditions between this country and the countries of Europe—the difference in the roads, and in the wealth and temperament of the peoples—are very wisely making automobiles that are particularly suited to America. Over eighty per cent of them, I should fancy, are so simplified that they are independent of the mechanician. They are chauffeurless machines, machines for the half million citizens, many of whom could not afford to maintain an automobile plus the additional expense of a mechanician.

The salary paid to a chauffeur in America has an important bearing on this point. Chauffeurs' wages here are anywhere from seventy-five to one hundred and fifty dollars a month, whereas abroad the average price is about forty dollars a month. Most men, however, prefer driving their own automobiles, whether they have a chauffeur or not. It is in the running of a car, the handling of it, the feeling of command over it, and its obedience to one's will, that the keenest enjoyment of automobiling is found. Delightful as it is to be driven with the speed of the toboggan in a good car over a fine, smooth road, it is far more delightful to be at the wheel.

In hilly or mountainous sections, where "thank-you-ma'ams" are thrown across the road every few rods, ours are the only cars in which automobiling is practicable. I use the word "thank-you-ma'ams" for

the want of a better expression—I mean elevations like a log half sunk into the roadbed and covered over with earth. This construction in our rude and imperfect road building is, I believe, intended to keep the road from washing away in heavy rain-storms. It doubtless serves the purpose, but for the automobile, and particularly the low-hanging automobile of Europe, it means serious trouble, if not actual destruction.

In a run with a friend from Newburgh to New York last Summer, I had a striking example of the adaptability of our light domestic cars to rough highways. To my very great surprise we covered the distance, about sixty-five miles, in slightly less time than I had ever taken in going over it in high-priced, high-power cars. I was thoroughly familiar with the road, as I have automobilized over it many times and in a variety of cars, including a sixty-horse Mercedes, which I owned in 1903, and which I found to be wholly impractical and unsatisfactory for use on our roads.

The secret of my friend's good record was that he kept his car running all the while at pretty nearly full speed. He did not stop for rough places. It was not necessary. The car was made for just such roads, and was at home on them. On the other hand, with high-priced, high-power cars, one always favors them by going slowly and carefully over rocks and huddles and hummocks, and through mud and sand. On clean, level stretches the big car can fly, but with the restrictions of the law and the scarcity of good stretches of road, it cannot make up what the little car gains on it on the great preponderance of bad stretches.

Another important advantage with the small car, in addition to the fact that it actually needs no chauffeur, is that in wear and tear, and in the use of gasoline and oils, the expense is minimized. It is probably less than one-half that of a forty-horse automobile. And in speaking of small cars, I am not going back to the period of seven and ten and twelve horse-power cars. I mean cars of from eighteen to twenty-five horse-power. Nearly three years ago I made the statement in *Munsey's Magazine* that a twenty-five horse-power automobile was the ideal machine for general touring. At that time I did not know so much about automobilizing as I do now, but the experience I had had convinced me that this was a practical, economical and yet sufficiently powerful car for any purpose.

What I said then, based on two or three years' of experience and a good deal of theory, I say now as a matter of absolute certainty. A twenty-five horse-power car is strong enough, if not over-weighted by an excessively heavy body, to climb up the side of a house. It can travel as fast as any one could reasonably wish to go, and much faster than the law allows, and it is safer, more easily handled, and more satisfactory in every sense. I have had automobiles ranging all the way from five horse-power to sixty, including two forties, and the machine that has given me most satisfaction is a light car that makes up to about twenty-five or possibly twenty-eight horse-power. It is alike a good short distance and good long distance car—a car that tackles a hill with the will and the nerve of a bulldog, and when gentleness is required is as gentle as a lamb.

In one respect the automobile is

doing more for us than it is for France. It is giving us good roads—not, of course, directly giving them to us, but it is the greatest force working for them that has ever taken shape. Every one who tastes the pleasure of automobiling at once becomes an uncompromising advocate of good roads.

France had her good roads before the advent of the automobile, and because of her good roads receives in the aggregate, through the automobile, a tremendous annual income for her people.

Much as this means to our sister republic, however, I am certain that America is being benefited even more, vastly more, through the influence of the automobile. While we are not yet drawing foreigners to our shores to spend their holidays, as France is, we are, nevertheless, marvelously increasing the worth of our enormous acreage throughout the length and breadth of the land, by the good roads we are building and those scheduled to be built.

Give us fine, broad macadam roads everywhere, and our farm lands and the suburbs of cities and villages, stretching out even to a great distance, will bound in values. Good roads eliminate distance and make neighbors of us all. So do automobiles, like railways, the telegraph and telephone, eliminate distance. Combined, they enlarge the scope of the city by a hundred miles, giving us city comforts and conveniences with the pure air and sunlight and space and freedom of the country.

The automobile has arrived. It has met the bitterest prejudices and the most deadly scoffing, and come up against stubborn and narrow laws, but in spite of these it has been developed and perfected and has tri-

umphed. Already it has been absorbed into our civilization, even as the trolley, the electric light, and every other luxury that so rapidly crystallizes into a necessity.

With the recognition that the automobile has come to stay, prejudice generally is giving way to toleration and to reason. It is no longer war between the motor car and the horse. Harmony between them is the keynote of the new order of things. It is getting to be felt, too, that after all there are some pretty decent and really thoughtful, humane men among automobilists. And this feeling helps, helps very much. Such a feeling, with a better understanding of the automobile, means better and more rational laws, more elastic laws, legislation that will suit the motor car—not the kind that is based on the performance of the horse. It were well nigh as sensible to make railway laws to conform to the scope of the horse as to hold the automobile down to the hard and fast limits allowed that ancient and erratic quadruped.

As an automobilist myself, and one who is a strong advocate of motor-ing, both for health and pleasure, I am, nevertheless, unalterably opposed to the enactment of any laws that would work to the advantage of the automobilist and to the disadvantage of the public. The public should be considered first always, and then be fair and rational with the automobilist.

For example, if an automobile going at the rate of twenty miles an hour can be stopped in half the distance it would require to stop a horse traveling eight miles an hour, isn't the automobile clearly less dangerous to the public, even though moving at the greater speed, that

the horse is at the lesser? If this is so, why should the horse be accepted as the standard of measurement of the speed of the automobile in and about cities and villages?

It were foolish to assume that the automobile by nature and temperament and habits is a thing to endear itself to the non-automobiling public. It has such decided mannerisms, and is withal so strenuous in action, that it strikes a jarring note with the American citizen. Its impudent air of superiority as it dashes by one on the road, its insolent toot of the horn, commanding the right of way, and the blinding, stifling cloud of dust that it leaves behind it, are undeniably antagonistic to the ideas and viewpoints to which we have been accustomed. Whatever laws and regulations will tend to bring the motor car and the interests and rights of the general public into the greatest harmony will, I am sure, meet with approval from the manufacturers of automobiles and all true lovers of automobiling.

It is certain that the dust nuisance is one of the very worst and most objectionable phases of motor-ing to all the people in the country. It is not only objectionable to non-automobilists, but to automobilists themselves. It has often been urged that the automobile should have special roads, and should be ruled off the public highways. Do this, and it ceases to be anything except a high-speed pleasure machine—a sort of horizontal toboggan, and as such it would soon dwindle into a very insignificant place among the inventions that have contributed so wonderfully to our present-day civilization, our present-day scope of living and doing and enjoying.

To make the automobile subservi-

ent to existing conditions, to develop it so that danger from its use will be minimized, and that the dust nuisance will be largely done away with, is the result we must strive for and must attain. And whatever will help to bring this about should enlist the thought and the best efforts of automobile manufacturers and our lawmakers. I have done a good deal of thinking at odd times along this line, with the following result:

Why not limit the power of automobiles that have the privilege of the public roads, and in addition elevate their bodies to say twelve, fifteen, or eighteen inches from the ground? With the machine of smaller power, danger is greatly decreased, and with the high car the dust nuisance would be very much less. It is the car of great power, with low-hanging body, that tears up the surface of the road and sends it flying in dense clouds of dust over everything and everybody.

The low-hanging car is necessary only to great speed. It does not capsize so easily at corners and on curves. But is the public interested in fast automobiling on the general highways, and should it be subjected to such inconvenience and danger? That well-elevated cars could have ample safety with thoughtful and intelligent handling there can be no doubt.

I am inclined to predict that the time will come when the low-hanging car of to-day will be ruled off the public roads and relegated to the race track. I am inclined to predict, too, that there must sooner or later be a limit placed on the power of automobiles for use on the highways. If not, where shall we stop—at sixty,

ninety, a hundred and twenty horse-power, or even more? It seems to me that twenty-five horse-power for a light body, a light machine throughout, is pretty close to a good standard of measurement. Heavy bodies could still be increased in horse-power proportionately to their weight.

One thing more in connection with lawmaking for the automobile. It is important—tremendously important—that the state should have inspectors of automobiles, whose duty it should be to see that all motor cars are in safe mechanical condition—that they are amply equipped with brakes, and that these brakes are in perfect order. The most important thing about an automobile—more important even than the engine or anything else—is the brake. On this depend the lives and the safety both of those in the car and of the public.

An automobile should be equipped with sufficient brake-power to make certain, at all times and under all conditions, that the car could be

stopped almost instantly. Two brakes are not enough. Four are not too many, and half a dozen of different kinds and methods of application would be better yet. A relay of brakes is always necessary, as it may happen at any time that a single brake, or even two, would refuse to work. Oil renders them useless for the time, and too frequently cars go out with brakes that are worn, or even broken. State inspectors, serious, honest, intelligent men, would save many human lives every year and show a tremendous reduction in the number of accidents.

The framing of laws that regulate and tend to prevent danger is quite as important to the public as are those hard and fast statutes that penalize the automobilist and drag him off to jail if he happens to run his car a bit faster than the law permits. It would be well if our lawmakers would first learn what an automobile can do and ought to do, before saying what it shall do and what it shall not do.

The Midnight Limited

She thunders by with splendid speed:

An avalanche of fire and steel,

Whose tempest strokes of whirring wheel

Beat like the hoofs of Neptune's steed;

Cleaving the dark in mighty flight,

A raging monster, driving fast,

A harnessed earthquake reeling past,

Through the long reach of murky night!

C. F. Finley, in *Munsey's*.

The Home School Idea

SUN MAGAZINE.

The home school idea was not the outcome of theorizing, but of stern and pressing necessity. The problem of how the business woman was to bring up her children had long been discussed but the solution was brought about almost unconsciously when a philanthropically-inclined young lady undertook to find a suitable school or home for the four children of a young widow and hit upon the home school idea.

THE economic changes which have led women out of the home and into business have brought with them an entirely new set of problems. One of the most serious of these is the disposal of the business woman's children.

The working mother who puts enough time and energy into business to earn her children an adequate living has no time or energy left to give them the proper care; and the working mother who puts enough time and energy into giving her children proper care has no time or energy left to earn them an adequate living. Between the horns of this dilemma, thousands of fairly well paid business women are falling hopeless every day in the vain endeavor at once to support and to give right personal care to their families.

But now a solution of the problem has been presented which, in the opinion of many persons, meets all the difficulties of the situation. The solution is in the form of a brand new philanthropy, born of the twentieth century and perhaps impossible in any other—a "home school" for the children of mothers who earn their living outside of the home.

This institution should not be confounded with the creche or day nursery, although it is designed to fill a somewhat similar want. Its mission is to supply to the families of educated and well bred women earning comfortable incomes the care which the mothers themselves, by their money making activities, are prevented from giving.

Subversive of the very foundation principles of the home it might have been considered in any day but the present. Yet the home school idea has received the approval of Bishop Potter; and is supported by such clergymen as the Rev. Dr. J. Morgan Dix and the Rev. Dr. Henry E. Cobb. Miss Grace Dodge has expressed approval of it, and so has Robert C. Ogden.

Should such schools become general they would open about the only door that still bars the way to a complete and radical re-arrangement of home life. By taking the physical care as well as the mental training out of the hands of the mother and delegating it to trained professionals they would give to the mother the opportunity, more and more coveted every day, of pursuing voluntarily elected lines of professional work, secure in the thought that her children were receiving actually better care than she would ever have been able to give them herself under the best of conditions.

They would create a demand for more and more highly specialized instructors and caretakers and probably a great increase in the study of both the psychology and the physiology of the child. In time child culture, like every other branch of labor that has been taken out of the hands of private individual and the private home, would develop into a systematized business; and the mother, from being a mere body servant, often unskilled though never so loving, would become to her children

a real spiritual and mental companion and a source of actual material advantage.

The home school might even become the solution of the race suicide problem. As it is conceded that one of the causes of the growing reluctance on the part of women to assume family responsibilities is their unwillingness to leave congenial and lucrative employment for the exacting and expensive task of bringing up children, it is possible that the home school, by relieving the mother of the least pleasant features of rearing a family, might greatly stimulate her natural inclination toward its pleasanter aspects.

Like most of the new social institutions which spring up along the path of social progress, the home school idea was born of pressing material need rather than of theorizing. Miss Harriet C. Watson, a business woman herself, undertook about two years ago to find a suitable school or home for the four children of a young widow who had been forced into the commercial world by the death of her husband.

The mother's salary was large enough to provide a comfortable home for her family, but not large enough to supply a servant. She had to be at her office at 8 o'clock every morning.

Before leaving her home she washed, dressed and fed four children under 10 years of age. Every minute of her work-day her thoughts were drawn from her task, in which she took genuine pleasure, to her two boys, placed at the mercy of the public school or the open street; to her three-year-old baby, exposed to a thousand dangers in the unskilled hands of her ten-year-old daughter, and to that daughter herself, prevented, by the necessity for looking

after the baby, from even going to school.

At 6 o'clock she went home, in the evening crush, tired from her day's work and nervous from worry, to the task of getting dinner, washing up and putting the four children to bed.

To this overburdened worker, at once mother, housekeeper and wage-earner, Miss Watson suggested the boarding school as a solution for her overwhelming difficulties. A waste-basketful of catalogues, however, brought her the information that not only was there no establishment that would admit all her children, but that boarding schools were entirely outside the range of her finances.

As conditions were becoming desperate, Miss Watson took matters into her own hands, and, knowing that it was useless to talk institution to the poverty proud young mother, acted on her own account and made a trip up the Hudson for a visit of inspection and inquiry to a half orphan asylum at Piermont. She learned that conditions in asylums were practically the same as in boarding schools and that there was no hope of getting quarters in an institution for a mixed family.

As the mother was obdurate on the point of keeping her children together, both for their own sake and that she might spend her Sundays with all four, Miss Watson was about to give up her quest in despair when an inspiration came to her from an unexpected quarter.

From the porch of the asylum she caught sight of a large house with boarded up windows, standing back among stately trees on the next estate. The information that this house had stood vacant for nearly five years and that the owner was willing to make almost any terms to find a tenant, supplied Miss Watson with a

full-grown solution for her difficulty.

Some previous arrangements which she had made for taking a cottage at the seashore for the Summer were speedily modified. To the widow's four children she added the son and daughter of another sorely tried young woman, a writer, whose artist husband had left to her the support of their two children with an all too artistic pen as the only means of livelihood, and the beginning of Spring found her installed in the manor house with the six children, a house mother to take care of them, a teacher and a Japanese cook.

Miss Watson named the place Carolyn Court, in memory of her dead sister, and for a long happy Summer the six children, the house mother, the one teacher, the Japanese cook and Miss Watson lived joyously together in the rambling old house on the Tappan Zee without evolving any particular theories in regard to the causes which had brought them there..

By Fall, however, people had begun to hear about the establishment, and Miss Watson began to be besieged with business women begging her to take their children in and give them home care. Then she realized suddenly, that, quite innocently, she had stumbled into the thick of an acute twentieth century problem.

As she studied the conditions presented to her by the various mothers, she became more and more interested in the situation. She saw that it was of no use for the world to say that the mothers had no right to be in business and that they ought to be at home attending to their children. The mothers were in business—and there was absolutely no question of their getting out of it.

Most of them were so situated that they could not have left the market

place to labor exclusively in their own homes even if they had had the inclination, and very few were willing to give up their well paid, definite, productive and comparatively easy work to cook, wash, sew, clean, nurse and teach without pay, even if it had been possible for them to do so. Therefore, the greater number tried to do both things and failed in both.

It was evident that the problem had to be dealt with as it was and not as people would like it to be.

"Whether we think it is a wholesome tendency or not is beside the question," said Miss Watson. "The children are here and we have to look out for them."

Thereupon she set to work with the definite purpose of founding a brand new philanthropy on brand new principles to minister to a brand new social need.

Her original plan was to purchase Carolyn Court, but before she had collected enough money from the wealthy and influential persons whom she had succeeded in interesting in the enterprise, the place was sold over her head and her work brought to a sudden halt.

As no other suitable country place could be found either for rent or for sale, Miss Watson was forced to send her children back to the old difficult conditions of their homes while she looked about for new quarters.

Just now all her plans are held in abeyance pending the discovery of another large estate in the country with an owner eager enough to find a tenant to be willing to make easy terms. The fund, of which Bishop Potter is treasurer, is not large and the new philanthropy will have to have a modest beginning. Beyond consenting to act as treasurer, the Bishop has further shown his interest in the enterprise

by writing Miss Watson a letter to assist her in making interest and getting subscriptions. He says: "You are contemplating, I think, a work of singular importance and value."

In the meantime the constantly increasing number of mothers in business are torn between their enslavement to the old law that women shall be jacks of all trades and masters of none, and their new desire to follow the tendency of the age toward the mastership of one branch of one trade—and mostly trying, as usual, and as usual in vain, to adhere to the letter of the old law while practising the spirit of the new.

To them, it is believed, the home school will not mean the renunciation of their children, but a release from the manifold material cares which have prevented them from ever forming close spiritual ties with their children. It will mean a release from the old enforced performance of the hereditary tasks inevitable to the primitive machinery of the household for the opportunity of earning for their children the benefits of the last word in the study of the scientific development of the child and for the chance to find expression for their own energies in voluntarily chosen lines of productive labor.

The Jew in America

BY HERBERT N. CASSON, IN MUNSEY'S MAGAZINE.

The Jews are pouring into America, and not so far away in the future is the day when at the present rate more than half the race will be found on this side of the Atlantic. Where they have come they have conquered and in every walk of life the Jew will be found to be occupying a foremost position. His title to a place in America dates back to Columbus, and ever since he has been prominent in every development of American life.

THE Jewish race is flocking to the United States. At the present rate of immigration, another century will see more than half of it settled in America. New York already contains about thirty times as many Jews as there are in Jerusalem; and the newcomers who land every six months would make a larger city than that historic site of a departed splendor.

The total number of Jews in all countries is eleven millions. About fourteen hundred thousand are now in America—nearly two per cent. of our population. Half of these are in New York, and one tenth in Chicago. The whole British Empire, with nearly five times our population, has only one-fifth as many Jews. King Solo-

mon, in all his glory, had not more than five times as many subjects as the Jews who are now living in the United States. And by 1930, if the present rate of increase continues, we shall have seven million Jews here—as many as obeyed Solomon.

The American Jews are in all manner of trades and professions, being by preference lawyers, bankers, and dealers in clothing, cotton, cigars, and jewelry. There are few in railroads. There is not one in steel and never has been. There are thousands of store-keepers of all grades, from the vender of shoe-laces to a Siegel, a Bloomingdale, or a Straus. There are financiers, from pawnbrokers to a Schiff, a Speyer, a Loeb, or a Seligman. At the front among the smel-

ters of Colorado stand Meyer Guggenheim's five sons. Mendes Cohen, of Baltimore, is an ex-president of the American Society of Civil Engineers, and Dankmar Adler, who died a few years ago, was conspicuous among the architects of Chicago. Schwarzschild, Sulzberger, and Nelson Morris, rank among the beef kings. It was a member of this versatile race who gave New York its most famous bookstore, Brentano's. In short, no matter what ladder you climb, you are pretty sure to find some Jews on the top rungs.

And they are not all in New York and Chicago, by any means. There are few States without their influential Jews. The name of Straus is not better known in New York than Minis and Sheftall are in Georgia, Harby in South Carolina, Lehman in Alabama, Lowenstein in Tennessee, Morse in Boston, Bush in Missouri, or Pike, whose name is perpetuated in the Opera House of Cincinnati. You cannot write the history of Texas and leave out Morris Ranger and the other Jews of Galveston. Neither can any one write of California in the booming days after the Civil War without telling the story of Isaac Friedlander, the grain king.

The Jewish race is like a department store. Ask for whatever you want and it can give it to you. If you want a doctor, it gives you Abraham Jacobi of New York or Jacob Solis Cohen of Philadelphia—an artist, Henry Mosler—a sculptor, Ephraim Keyser—a musician, Rubin Goldmark—a judge, you can choose between Sulzberger, of Philadelphia, and Leventritt and Hirschberg, of the New York Supreme Court. In the matter of musical taste, we have gone to school to the Jews ever since a Jewish professor, Lorenzo da Ponte, brought the first Italian opera to

America in 1830. The operatic record has been continued by Maurice Grau and Heinrich Conreid. And in the troubled theatrical world, whether you investigate the so-called "trust" or the opposition, you will find it directed by Jews—by Belasco, the Frohmans, Hayman, the Shuberts, Erlanger and Klaw.

What has the Jew done for education? When the question is asked, every non-Jew, at least, at once thinks of Felix Adler and his path-finding school in the heart of New York. Like other Hebrews of the highest eminence, Professor Adler seems no longer to belong to his race, but to the world. For thirty years his famous Ethical Culture Society has stood as one of the pillars of our moral progress.

In our universities, it is a dull year when some Jewish professor does not throw more fuel on the intellectual fire. Just now the absorbing problem is whether life can be artificially produced. Professor Jacques Loeb answers—"Yes! Behold my jelly-fishes, made to order!" In the year before, when psychology was being peddled around the streets by quacks, who had transformed it into a sort of patent medicine, the knight of the pen who went first to its rescue was Professor Joseph Jastrow, of the University of Wisconsin. And in 1902, what performance could have been more startling, in the sensational vaudeville of science, than that of Professor Angelo Heilprin, who was the first to climb up to the hot crater of the murderous Mont Pelee? Other Jewish professors whose work stands approved are Boas, Gottheil, and Seligman, of Columbia; Gross, of Harvard; Morris Loeb, of New York University; Morris Jastrow, of Pennsylvania; and Hollander, of Johns Hopkins.

Chicago University, especially, owes a debt to its Jewish friends. It was they who hurried a thirty-five-thousand-dollar check by special delivery, and so saved the university from losing Rockefeller's first gift of six hundred thousand dollars—the forerunner of millions.

What has the Jew done in the way of benevolence? To begin with, he supports his own poor. Did you ever notice, if you are a non-Jew, that you are never pestered for contributions to Jewish charities? There are no Jews in the Potter's Field. In New York alone, they have nine hospitals for their sick—twelve homes for their old folks—fifteen homes for their orphans. Scattered through the United States they have six hundred institutions for the unfortunate. A dozen of these in New York spent a million dollars last year. And the Jews have always something left for outsiders, after their own people have been made comfortable. In New Orleans, for instance, the old residents will tell you of Judah Touro, who left half of his million to charity—including such bequests as ten thousand dollars to the Bunker Hill monument, and three thousand dollars to a Protestant minister.

Women, among the Jews, are seldom in the public eye. The home is their world. However they manage it, they make the Jewish husband the most domestic of men. In proportion to their numbers, there are more Jewish children born and fewer buried than among any other class. Most Jewish boys and girls inherit little or no money; but their mothers bring them up with healthy bodies. One writer asserts that they live eleven years longer than other people. Perhaps, if one Jew of genius, and one only, were to be chosen for the Hall of Fame, the choice would

fall upon a woman—the poetess, Emma Lazarus, whose life was so short and so brilliant.

Critics of the Jew charge that he is nothing but a trader—that he lives upon other men's toil and is not a creator of wealth. The historical fact is that he was forced into trade against his will. Originally he was a farmer and cattle-raiser. Abraham was only in one business transaction, as far as I can find, and he got the worst of it. Ephron sold him a worthless cave for four hundred shekels. But hostile nations took away the Jews' land and left them nothing to live on but their brains. This was dangerous—to hostile nations. Brains rule the world, and always have. And the Jew's enemies practically said to him, "Think, or get off the earth!" The inevitable result is that wherever the Jew has half a chance, he becomes prosperous.

Half of the Russian Jews who arrive here have less than fifty dollars in their long coats. But the quickness with which they learn the real estate habit would surprise you. In about two years they have found that it is cheaper to pay interest than rent. Many a push-cart peddler has a precious deed at home under the mattress. Every penny he saves means a dozen more nails for the tenement of his dreams.

The Jew has had so few opportunities that he appreciates one the moment he sees it. Open the door two inches, and he is inside. He is no Micawber. Selfhelp was a Jewish habit long before Emerson made it a philosophy. The Jew has taken the sporting instinct and turned it to higher uses. While others are hunting with microscopes for "sure things," he will take a chance and win. His mind is quick and elastic. For money in itself he cares little.

What he wants is the respect and comfort that money will buy. He has learned that money is the ticket for the show, and he wants a front seat. Why not?

The Jew wins because he works. He believes in the eight-hour day, yes—eight hours before noon and eight hours after. In a Jewish community you will see no corner loafers, no beggars, no drunkards. There is enough tea drunk on the East Side every day to float a ship, but not enough whisky to trouble prohibitionists. When an immigrant arrives—a “greener,” as they call him—he is told to eat and sleep for two days; then he is put to work. America stimulates him as a worker and leaves him free as a Jew. That is why he is more of a worker and less of a Jew in America than anywhere else.

He knows how to make money, and, what is more uncommon, he knows how to spend it. No matter how small his income is, he will live inside it. He will eat dry bread and sleep on the floor with a cheerful heart; but as soon as he has money to spend, he spends it like an emperor. Nothing is too good for him, or for the wife and children who have cheered him on. There is always good business when the Jews have money. In New York they are the first to leave the slum—the first to move from gallery to boxes in the theatres—the first to have summer cottages in the Catskills or on the New Jersey coast.

Of course the Jews are not stained-glass angels. They have never said they were. In the main they are white and spotted like the rest of us. There are few of them in our police and divorce courts. There are less than two thousand in all our government institutions. But a nation that has lived for thousands of

years on the anvil and in the furnace—that has swung between the glorious dream of Zion and the brutal fact of the Ghetto, has naturally had its dross brought out, as well as its pure gold.

It is not fair to call the Jews usurpers or intruders. As I have been surprised to find, they have the best of rights to be in America. They were here first. The epoch-making voyage of Columbus would not have been possible without the aid of a Jew, Luis de Santangel. Santangel was King Ferdinand's chief tax-collector. He was a merchant, and when he heard Columbus tell his story he knew that whoever could sail by a shorter way to the markets of the Indies would control immense possibilities of profit. He advanced the necessary money for the expedition, one hundred and sixty thousand dollars, as a personal loan to the king and queen.

The pretty story about Queen Isabella pawning her jewels was invented years afterwards by some Spaniard who wished to please the worthy lady. Isabella was not to blame. Perhaps if she had been in possession of her jewels at the time that Columbus paid her his famous visit, she might have pledged them; but the fact is that she had already pawned them several months before, to help her husband pay for a war with which he had been amusing himself.

Nor is Santangel the only Jew who figures in the records of Columbus' expedition. The great navigator's map was drawn by Ribes, called the Map Jew. His astronomical tables were compiled by the Jew Abraham Zacuto. His astronomical instruments were made by another Jew whose name has not been preserved. His ship's doctor was Bernal the Jew.

His superintendent was Rodrigo Sanchez the Jew. The first sailor who saw land was Rodriga de Triana the Jew; and the first European to set foot on American soil was the interpreter, Luis de Torres the Jew.

It was natural that the Jews should be the readiest to appreciate the proposition of Columbus. They were the traders and travelers of Europe. They were being driven from their homes, even in Spain. They were the only fluid atoms in a frozen mass. And so, when the Italian sailor pointed out a new path to the golden east, it was to be expected that there would be Jews ready to follow him.

After all, Columbus only discovered the land. It was a Jew who discovered its business possibilities. When Columbus announced his success, the words were scarcely out of his mouth before Gabriel Sanchez, the Jew, hurried to King Ferdinand and got a franchise permitting him to sell cattle and grain to the Indians. If any of our chambers of commerce should decide to erect a statue to the founder of American trade, it will no doubt be a surprise to find that the honor must be given to Gabriel Sanchez, the Jew, of Madrid.

The Jews were, knee-deep in the sugar trade of Brazil before any of the passengers of the Mayflower were born. Incredible to the Standish and Mather families, perhaps, but true! And so far as New York is concerned, ever since the making of the city began, there have been Jews at the job. Old wooden-legged Peter Stuyvesant was the boss of Manhattan when the first batch of Jews arrived—twenty-four of them, from Brazil, in September, 1654. Stuyvesant stormed and threatened. He thought two dozen were too many.

"You can have no land," he said.

"You must live apart. You must not open any stores. You must not build a synagogue. We will not even give you any land for a graveyard. In fact, I think we'll drive you out altogether!"

The Jews were not troubled by his abuse. They were used to it. Being barred from the retail trade, they became wholesalers, and grew richer than the retailers. And in the course of a few months Governor Stuyvesant received a letter from his boss, the West India Company in Amsterdam.

"Let the Jews alone," it said. "Some of the shareholders in this company are Jews."

From that time we find Jewish threads all through the warp and woof of New York's two hundred and fifty years of history. There are no Americans to-day prouder of their family trees than the descendants of those Spanish Jews—the Carvalhos and De Cordovas, for example. The first Astor began by working for a Jew—Hayman Levy, a fur-dealer. Astor got rich because Levy showed him how, very likely. In 1711, when the hat was passed around to get money for the steeple of Trinity Church, we find seven Jews among the contributors. There were four in the little group of financiers who organized the Stock Exchange, and one, Rabbi Gershom Seixas, among the incorporators of Columbia College. In the club-rooms of Fifth Avenue you may now and then meet an old member who tells anecdotes of "Dandy" Mark, the Jewish Beau Brummel of New York, who invented the waxed mustache. Every anti-Semite eruption in Europe has sent thousands of refugees to Castle Garden, until to-day, every fourth person in Manhattan and every sixth in Greater New York is a Jew.

An Ideal Friendly Society

CHAMBERS'S JOURNAL

The Holloway Benefit Society, founded thirty or more years ago at Stroud in Gloucestershire, England, by Mr. George Holloway, is a remarkable institution, which has done a splendid work. It possesses many advantages over the old-style benefit society. These advantages are pointed out in detail in the course of this article. In the main, the society is so constituted that each member can look forward to a time when he himself can enjoy the fruits of his saving.

ABOUT thirty-five years ago, the late Mr. W. E. Forster, M.P., for Bradford, offered two prizes in a national essay competition, the essays to embody a plan for establishing a friendly society at once equitable and safe, and combining the ordinary advantages of a sick-club with the provision of pensions or annuities for its members in their old age. The adjudicators in that competition were the actuary of the Manchester Unity of Oddfellows, the actuary of the Foresters, and His Honour, Judge Hughes, Q.C., the author of "Tom Brown's Schooldays." All these gentlemen were experts on friendly society finance, and one was a lawyer. It is scarcely necessary to say that they were a sufficient guarantee of the soundness of any scheme approved by their award.

Mr. George Holloway wrote an essay on the lines indicated, and succeeded in winning a prize, and he at once put his ideal into practice by establishing the society which bears his name. Here it may be interesting to say a word about Mr. Holloway himself. He was in the truest sense of the words a self-educated, self-made man. He rose from a humble position in life to one of influence and usefulness in Stroud, where he became a great employer of labor. For some years he represented the Stroud division of Gloucestershire in Parliament. It was his personal acquaintance with the conditions and the actual daily life of the working-

classes that set his mind upon the study of questions relating to thrift, and induced him, even before Mr. Forster intervened, to think out a scheme for founding a friendly society that should comprehend all the benefits of an ordinary sick-pay and funeral allowance society with those of a saving-bank and the provision of annuities for the members when they attain an age at which they no longer are able to work. Until his death a few years ago, Mr. Holloway continued to promote the spread of the society in the towns and villages of Gloucestershire and adjoining counties, and when he died the inhabitants of Stroud, without distinction of party or creed, united in erecting an obelisk statue to his memory.

The essential difference between the old society and the Holloway Society may be expressed in a sentence. In the old society the member's contributions are added to a general fund. In the Holloway Society, each member's contributions are entered to his personal account, precisely as if he put his money into the Post-Office Savings-Bank. In the old society, the member's contributions belong absolutely to the Order. In the Holloway Society, they belong to the individual member himself.

A moment's reflection will show that that is a vital distinction. When once the member of the old society has paid his contribution into the general fund, he personally has no claim upon it except in time of sick-

ness. On reaching sixty-five years of age his contributions cease. Whenever he dies, either before sixty-five or after, his widow or other relations receive ten pounds to pay for his funeral. And that is all. In the Holloway Society, although the member's contributions are paid into his separate account, he receives sick-pay in the same way as the Oddfellow, and on reaching sixty-five the whole of his accumulated capital, with compound interest, is paid over to him in a lump sum, or he can receive it in the form of an annuity. If he dies before sixty-five, his accumulated capital, with compound interest, is paid to his relatives. That, expressed in a general way, is the scheme which makes the Holloway Society unique amongst the friendly societies of this country.

It will more clearly bring the value of the Holloway principle before the reader's mind if I describe a very simple example. Let us suppose that two young men join the Oddfellows' Society when they are twenty years of age. I do not quote the Oddfellows' Society invidiously, but only because it is the largest friendly society in the world. To these young working-men or clerks or artisans the payment of a monthly subscription to a friendly society is an important consideration. All thrift and saving involves some self-denial and membership of a friendly society imposes a severe form of self-denial because it is regular. These two young men join at twenty years of age. One of them remains a member, let us say, for fifteen years, and then dies. The other remains a member for forty years, and then he dies. All the time—the one for fifteen years and the other for forty—they pay their monthly contributions. Each receives sick-pay in case of illness. The

man who was a member for forty years paid into the society for twenty-five years longer than the man who was a member for fifteen years, and yet at the end they and their relatives were on precisely the same level. Is that fair? Is it the result of sound thrift? Does such "saving" mean "having"?

Take another aspect of the case. One of the two men who joined at twenty, we will say, continued paying his monthly subscriptions until he reached the age of sixty-five. What advantage does he reap from all these forty-five years of self-denial? True, there will be ten pounds to secure him a decent funeral when he dies, but there is not much consolation in that. For the man's relatives a measure of prospective relief is assured, but what of the man himself? There are more than a million men subscribing to the general fund of the Oddfellows' Society to-day. Is it for this occasional sick-pay and this paltry ten pounds at death that each of these men is to continue throughout his working life practising what is called thrift? The Grand Master of the Oddfellows or the Chief Ranger of the Foresters tells him magnificently once a year, throughout those forty-five years, that the society possesses a fund amounting to hundreds of thousands of pounds. So it does. The individual member has paid into that fund, in the course of forty-five years nearly six hundred monthly contributions. But no part of that fund belongs to him. Has he received, or can he receive, any equivalent for his money? Does he ever calculate how much his forty or fifty years' contributions amount to, and ask himself whether he gets, or can get, an adequate return for his "savings"?

But he has not "saved" his money.

He has paid it away. He may be a healthy man all his life and never require to "come on the club." In that case the whole of his so-called investment or insurance fund yields him nothing. So far as he is personally concerned it does not matter in the least how or whether the ten pounds is spent upon his funeral.

The really serious question, then, for any young man who is thinking of joining a friendly society is whether the many years of thrift, to practise which he undertakes when he pays his first subscription, is to be managed upon a sound and profitable, or an old-fashioned, unsound, and wasteful system.

Now, let us see exactly what happens in the Holloway Society. At first sight it seems absurd to say that the member receives sick-pay as he requires it throughout the years of his membership, and on reaching sixty-five gets all his money back again with compound interest. No matter how absurd, or how impossible it seems, it is the fact. Members are admitted into the society from fourteen to sixty years of age as share-members. Up to thirty years of age a one-share member pays a penny a day; that is, two shillings and fourpence per lunar month. From the age of thirty years onwards he pays an extra halfpenny per month for each year beyond thirty. That is to say, between thirty and thirty-one, he pays two shillings and fourpence halfpenny per month; from thirty-one to thirty-two he pays two shillings and five pence; from thirty-two to thirty-three, two shillings and fivepence halfpenny; and so on, increasing one halfpenny per month for every year up to sixty-five.

The reason for the payment of these extra halfpennies is very simple, but very important; and it is

because the old friendly societies take no account of it that their basis is unsound, and, as is notoriously the fact—admitted many times by their actuaries and Grand Masters—that a large proportion of their lodges are not in a position to meet their liabilities.

The simple fact is this: as a man advances in years his liability to sickness increases. Happy is the man who escapes that liability. But the average man does not escape it. The average man is ill on an increasingly greater number of days in every year beyond thirty. Mr. David Williams, a well-known friendly society actuary, summarizes the statistics on this important matter in his book on *Friendly Societies*, from which I quote one paragraph: "If we refer to the Registrar of Friendly Societies' Tables (Table 1) we shall find that each member between the ages of eighteen and thirty-one experiences on an average a trifle less than one week's sickness during each year. At age forty—that is, between a man's fortieth and forty-first birthday—each member experiences on an average one week and three days' sickness. At age fifty this has increased to two weeks and one day, at age sixty to four weeks and two days, at age seventy to twelve weeks and two days."

This increasing sickness, of course, means a gradually increasing drain upon the sick-fund on the part of the older members, and if no provision is made for meeting that liability on an equitable basis, it naturally follows that the result to the general body of members at any given time must be inequitable. The plea that friendly societies exist for the purpose of mutual help voices a noble and beautiful sentiment, and sentiment is a mighty factor in the

world's progress. Life would be dreadfully prosaic without it. But in a matter of such supreme importance to working-men as the employment of their savings, sentiment ought to some extent to be governed by business-like considerations. On behalf of the old societies it is urged that the young members will in time become old, and will require the help of the young; they therefore, whilst young, should help the old. The old proverb says, 'God helps those who help themselves,' and the Holloway Society has adopted that as its motto, without, as I think, denying any of the claims of sentiment or losing sight of the value of co-operation; whilst it has at the same time assured constant stability for its fund, because the demands upon it can never be greater than it is able to bear. The slight extra payment per annum covers the liability to increasing sickness in the case of every individual member, and therefore places all the members, young and old, upon a footing of exact equality. This important principle is lacking in the old societies; hence all the financial and other trouble involved in requiring the young members to provide for the old, and in the accumulation of a huge fund upon which individual members have no personal claim.

{The penny per day which the one-share member pays amounts to one pound ten shillings and fourpence per annum. It is the experience of all friendly societies that up to thirty years of age the sum of about five shillings per annum suffices to meet the average cost of sickness per member and cover reasonable management expenses. It follows, therefore, that in the Holloway Society, after this pro rata deduction has been made, the one-share member at the end of his first year has about one pound

five shillings remaining to his credit in the savings-bank department. Instead of being put into a big money-box, upon which he can make no claim, it is entered to his name in the society's books, and remains earning compound interest. So each year's liabilities are made up separately, and each succeeding year begins with a new slate. Every member knows from year to year how his individual account stands; and those who are not acquainted with the accumulative powers of compound interest would be astonished at the way in which thrifty saving multiplies itself.

It may possibly appear that the Holloway Society is an expensive society, but really the extra payment is very small, and the rules of the society provide for making it fall lightly. Besides, it must be remembered that every penny unexpended in sick-pay and management comes back to the member at the annual appropriation, and is added to his savings-bank account. The interest paid upon these savings in dozens of towns in Gloucestershire and Wiltshire, and in Birmingham and its surrounding district, has never, I believe, fallen below 4 per cent.

The member who pays a penny a day is, as I have said, called a one-share member. In sickness he receives ten shillings a week for six months, and after that five shillings a week. He may subscribe for two shares, which would be twopence per day, in which case he would receive one pound per week in sickness; if he took three shares and paid threepence a day, he would receive thirty shillings a week. If he cannot afford one share (two shillings and fourpence per month) he can take half a share, and pay a halfpenny a day or one shilling and twopence per month, in which case he would insure

five shillings a week sick-pay. The maximum number of shares any member can subscribe for is three, but below that he can increase or reduce his shares at any time according to his means. A statement of his share-account is furnished to the member at the end of each financial year, so that he can see precisely how he stands. He grows richer from year to year, and the tangible results of his thrift are ever before his eyes. In all the Holloway Societies the accumulated funds are invested upon mortgage of freehold property or in securities specified in the Friendly Societies Acts.

Recognizing that the payment of the additional halfpennies per month after thirty years of age might in some cases impose upon a member a strain which sometimes he could not bear, Mr. Holloway made provision in his rules for allowing the member's monthly contribution, from his fortieth birthday onwards, to remain at two shillings and ninepence (according to the table) and for taking the member's additional halfpennies from his interest account. In the Birmingham district a new system has been adopted under which, by paying a lump sum at joining, all the benefits of the monthly-contributing member may be assured. It is an improvement upon Mr. Holloway's plan, and has secured the approval of very high actuarial authority. But it is somewhat complicated, and I will not destroy the simplicity of this article by explaining it in detail. It does not affect the fundamental principles of the society.

Another important provision in the Holloway scheme is that a member can at any time withdraw part of his accumulated fund, and still enjoy all the benefits of membership. It sometimes happens that ten or twenty

pounds is of the utmost importance to a man at a pinch, and many members have found this rule of the greatest assistance. If a member wishes to leave the society altogether, he can take out the whole of his accumulated capital with the exception of two years' appropriation. This forfeiture is a desirable precaution, because it is to the interest of the society and of the individual that the accumulated funds should remain as nearly as possible intact. But there is the provision in case of necessity.

In his work on *The Endowment of Old Age*, Mr. Booth says that "the certainty of the enjoyment of saving makes thrift attractive." That is perfectly true. To the Oddfellow and the Forester such attraction is denied. The results of his thrift have been added to the general fund of the Order, upon which he as an individual has no claim. The member of the Holloway Society can watch the accumulation of his savings in the same way as a modern beekeeper can watch, through the glass roof of his hive, the thrifty accumulation by his stock of bees. In the district of Stroud alone the accumulation fund is approaching, if it has not already reached, a total of one hundred thousand pounds. Every one-share member who has been in the society for five years now has standing to his credit six pounds eighteen shillings and twopence; if for ten years, the amount is fifteen pounds eleven shillings and eightpence; if for fifteen years, twenty-seven pounds six shillings and a penny; if for twenty years, forty-three pounds eleven shillings and eightpence. So the individual accounts go on increasing. In forty years the member's capital must rise to one hundred and twenty pounds thirteen shillings and sevenpence, and in fifty years to two hundred and eight

pounds one shilling and eightpence, which is actually a larger sum than he will have paid into the society in monthly contributions. That sum of two hundred and eight pounds is worth all it looks to a working-man at sixty-five years of age, and if it be said that such a sum might not last as long as a man would want an annuity or old-age pension, the reply is: Well, perhaps not; but two hundred and eighty pounds one shill-

ing and eightpence in the hand is worth more than any amount of State-aid in the clouds of a general discussion upon the question of how the State is going to provide it. I understand that considerably more than one thousand pounds has already been paid out in Stroud alone to members who have reached sixty-five years of age. The members of the old societies on reaching sixty-five do not receive a penny.

Greatest Detective Agency in the World

BY CHARLES FRANCIS BOURKE, IN STRAND MAGAZINE.

Pinkerton is a name that is to-day almost synonymous with detective. So far-reaching and so infallible are the powers of the great detective agency that to say a Pinkerton man has been employed on a case means almost certain discovery of guilt. The agency was founded by Allan Pinkerton, a Scotchman, in 1859, and since then has grown to large proportions. The article recounts the details of one of the most remarkable captures it ever effected.

“PINKERTON’S” may fairly be described as the greatest detective agency in the world. From its headquarters in New York its feelers extend not only over America, but throughout the remotest parts of Europe and Asia. Its expert detectives number many hundreds, and remarkable indeed has been their share in tracking culprits to their doom and in unravelling the mysteries of crime. It is the aim of the present article to give some account of the rise and history of this great agency, and of some of the celebrated cases in which it has employed its skill to pursue the guilty and to assist the hand of justice.

The agency was founded by Allan Pinkerton in the year 1859. It will be interesting to believers in heredity, and especially to those of our own country, to note that Allan Pinkerton’s father was a sergeant of police at Glasgow, where the future

father of detectives was born, in 1819. It cannot be said, however, that young Allan received from his father any training in his future profession, for, while he was still a young lad, the “physical force” men of the revolutionary Chartists of those days killed Sergeant Pinkerton, and left the care of his family on the shoulders of Allan and his brother Robert. The young Allan learned the trade of a cooper—which some wag has pointed out is the next thing to that of a copper—and worked hard at it for some strenuous years. Finally, in 1842, when he had reached the age of twenty-three, and circumstances had relieved him of the care of his father’s family, he took two important and decisive steps. He married on one day, and on the next he started with his wife for Canada. His idea was that he was going to find a better place to work at his trade of coopering. As

a matter of fact, he was going to meet a very different destiny. By way of foretaste to a stormy and adventuresome life, the ship on which the Pinkertons sailed was wrecked on Sable Island. But the young Scotsman and his wife escaped, and made their way by schooner around the great lakes to Detroit, and thence in a mover's wagon to the swampy little prairie village of Chicago. Necessity helped him to find immediate employment at the work of making barrels in a Chicago brewery, at a wage of fifty cents a day.

Presently he found that there was a little settlement of Scots at the village of Dundee, Kane county, Illinois. It was a most natural thing that he should move to that friendly neighborhood with his wife and start a cooper's shop of his own. And now mark how Mother Nature, having made of this man a detective, fairly drove him to taking up what she intended should be his life-work.

Cooper Pinkerton, looking about for a promising place to cut hoop-poles for his shop, chanced upon Fox Island, lying in the river of the same name and not far from Dundee. The island was a sort of unclaimed no-man's-land. It was covered with a dense growth of the proper kind of timber, and there was no reason why he should not help himself. But it chanced also that these were the days of wild-cat currency. The whole country was overrun with gangs of counterfeiters, who flooded the cities with bogus bank-notes. It chanced, again—if one will have it that way—that a gang of local counterfeiters had picked out Fox Island as a lonely and inaccessible place where they could set up their printing press and do their work in complete safety. They had already taken possession

before the first trip after hoop-poles was made.

So it happened that one day Allan Pinkerton rowed out to Fox Island a cooper and came back a detective. He found himself that Summer afternoon. From that time on there was never a doubt as to the work he was to do in the world. He stayed on the island just long enough to satisfy himself that he had stumbled on a nest of counterfeiters. Then he quietly slipped back to the mainland—all the detective instinct in him aroused—and notified the sheriff of Kane county of what he had discovered. He did more than that. He became a member of the sheriff's posse, and personally assisted in the somewhat dangerous arrest of the members of the desperate gang. In this work he showed so much bravery and so much natural skill that the grateful sheriff promptly offered him a commission as one of his deputies. And so Allan Pinkerton was first enrolled as the sworn foe of the enemies of society.

The young deputy sheriff was soon making a reputation as a detective. He had run down and captured several horsethieves and had been chiefly instrumental in the destruction of several gangs of country outlaws and the punishment of their members. Presently the sheriff of Cook county, in which Chicago is located, heard of the prowess of the young Scot, and offered him a place as a deputy on his staff. Here was a larger field, which Pinkerton at once accepted. A little later he was made a special agent at the post office department; then, when the police force of Chicago was put on an organized basis, he was given a position as its first and only detective.

In those days the scattered rail-

roads which ran through much wild and thinly-settled country were often the operating ground of the 'hold-up' men. It was to the task of preventing crimes of this kind that Allan Pinkerton and his men of the railroad secret service set themselves. As a result of the capture of the men who robbed the Adams Express Company, at Montgomery, Alabama, in 1859, Allan Pinkerton was asked the next year to form a secret service on the lines of the Pennsylvania and several other eastern railroads.

In 1860 Pinkerton's operatives in Baltimore and Philadelphia learned of the existence of a plot to assassinate the President in the city of Baltimore when he reached there on his way to Washington to take the oath of office. Allan Pinkerton promptly reported the facts to friends of Lincoln in Chicago, and it was arranged that, without any public announcement, the plans should be changed and the new President practically smuggled into the capital by another route. All the arrangements were put into the hands of Pinkerton, and he successfully carried the responsibility. Without difficulty of any kind the President was safely brought to Washington and the plans of the conspirators entirely foiled. A little later President Lincoln, whose personal relations with the detective had given him great confidence in the latter's powers, called Pinkerton to Washington and put him at the head of the National Bureau of Secret Service, under the name of Major E. J. Allan.

Then began the most adventurous and thrilling period of Allan Pinkerton's life. He was at the head of the detective agency which covered practically the whole coun-

try; his staff of operatives was made up of men and women who for skill, shrewdness, daring and readiness of wit have hardly ever been equalled—never surpassed; for five years many of them had daily shaken dice with death, penetrating to all parts of the hostile south, under circumstances in which a single careless word, a single moment of forgetfulness, meant the fate of a spy. For these men and women and for their chief no possible development of criminal craft or criminal violence could present new terrors.

Here is a case which shows the uncanny way in which the old-time detective went about his work. In pursuance of his regular duty, Allan Pinkerton was travelling in the south, and happened to reach a certain city on the very day when the robbery of a bank and the murder of the cashier had thrown the community into wild excitement. Without revealing his identity he started to study the case, and shortly decided in his own mind that a somewhat prominent citizen, a friend of the cashier, who was not at all under suspicion, was in reality the guilty man. This much settled, he succeeded in getting one of his operatives introduced into the house of the suspect in the guise of a servant. For the purpose of working on the already overwrought nervous system of the suspect the operative was instructed to sprinkle on the towels, handkerchiefs, and other linen used by the man a certain perfume which had been a favorite with the murdered cashier. Through the wall of the bedroom occupied by the guilty man ran a speaking tube, the mouthpiece projecting close to the head of his bed, and through this tube the operative woke him up in the dead of the

night by agonized groans and cries for mercy. These methods proved even more effective than had been anticipated. After enduring the strain for only a single night the suspect fled for parts unknown, leaving behind him virtual acknowledgment of his guilt. It was such early successes as this which firmly established the Pinkerton reputation and laid the foundations for the great business which to-day keeps an army of one thousand two hundred men and women permanently busy in the United States alone.

To tell in some detail the story of the Renos, and how they were finally run to earth and the gang broken up, may serve as a type of the Pinkerton method of dealing with the wild, night-riding desperadoes to whom murder was a pastime. Then to turn to the astounding record of the Bidwell brothers, who successfully swindled the Bank of England out of a million sterling, only to be captured and sent to prison through the exertions of the Pinkertons, will show the marvellous way in which the almost diabolic craft of another class of criminals was more than matched by the skill of the detectives.

While the Pinkertons were pitting their courage and shrewdness against the Renos and their desperate fellows on the one hand, they were also called upon to meet the infinitely more cunning and intelligent work of several bands of bank forgers and other swindlers on a large scale, of whom the Bidwell brothers—George and Austin—will always stand as the most audacious and successful.

Austin Bidwell, the elder of the two and the man chiefly responsible for the plot which resulted in securing one million sterling from the Bank of England, was born in Brook-

lyn, N.Y. Before he was twenty he was a prosperous broker, who made money and spent it as easily as if it were to be picked up on the street pavement. Presently he ran foul of an unlucky speculation; at about the same time some official thieves—it was the time of Tweed, in New York—approached him with an offer to negotiate for them a large quantity of stolen bonds. Bidwell needed money badly and he readily consented. Being a man of good education and appearance and well skilled in the ways of finance, he took the bonds to Europe and there disposed of them without difficulty. His share of the booty was two thousand pounds. On his return the same band of criminals—of whom the head of the New York detective department was the chief—was ready with proposals of new swindling games, in which Bidwell was quite ready to embark. The first was an attempt to forge a will, which finally failed. But while the conspirators were waiting for the outcome of this plot, they kept themselves in ready money by forging and successfully passing at the banking house of Jay Cook & Co. a check for four thousand pounds payable to bearer. Encouraged by their easy success in this direction, they then proceeded to make elaborate preparations for swindling the same banking firm out of no less than fifty thousand pounds in hard cash. The plans for this great coup were perfectly made, and would have succeeded without question had it not been for the carelessness of the plotters in leaving behind them in a restaurant a fragmentary memorandum of the proposed disposition of their booty. This fell into the hands of a city detective, who did not rest until he had warned Jay Cook &

Co., the warning coming on the very day on which the bonds were to have been delivered.

But the failure of this plan taught no lesson to the Bidwells. They simply shook off the dust of New York and sailed for Europe, there to practise their wiles on the opulent and unsuspecting bankers of the continent. With them went as a friend and fellow-conspirator a man of extraordinary ability and education, who will figure in the rest of this narrative simply as "Mac."

Within a few weeks the three men had obtained more than twelve thousand pounds by making drafts on forged letters of credit, which were cashed by bankers in various German and French cities. Then they foregathered in London, and there, as they walked about the streets with all this ill-gotten wealth in their pockets, the daring idea came into the mind of Austin Bidwell of making a crafty assault on the Bank of England—the supposedly impregnable "Old Lady of Threadneedle Street."

But with four thousand pounds in cash as his working capital, Austin Bidwell set about solving the problem before him in a way that was as simple as it was effective. He watched the depositors at the bank until he had settled on Green & Son, a firm of rich and long-established tailors, as the most suitable for this purpose. Wearing a large, light-colored slouch hat and otherwise made up as an American silver king, he drove up to the shop of Green & Son, and in half an hour ordered clothes to be made to the value of full two hundred pounds, giving at the same time the name of F. A. Warren and his address as the Golden Cross Hotel. The tradesmen

were properly impressed. Two weeks later Mr. Warren duplicated the order, saying at the same time that he was leaving the next week for a fortnight's shooting with Lord Clancarty in Ireland, and would send a portmanteau for the clothes, calling for the trunk on his way from the hotel to the railway station.

By this time the thrifty tailor was almost overcome by the magnificence of his rich American patron. Mr. F. A. Warren drove up at the appointed hour, and the head of the firm came out to the carriage to meet him.

"By the way, Mr. Green," said Mr. Warren, after the trunk had been loaded on and the new clothes paid for with a bank-note for five hundred pounds, "I have more money in my pocket than I care to carry loose. May I leave it with you?"

"Certainly, sir," answered the flattered Green. "How much is it?"

"About four thousand pounds—certainly not more than five thousand."

"Oh, that is more than I should care to take charge of," stammered the tailor. "Let me introduce you to my bank."

So easily was the thing done—the first step taken in the greatest swindling operation ever successfully undertaken.

Leaving part of the money in the Bank of England, still on deposit, the two young Americans wrote a letter from Frankfort to the manager of the Bank of England enclosing drafts for thirteen thousand pounds, which were to be deposited to the credit of Mr. F. A. Warren, the name under which Austin Bidwell had opened his account. This letter was signed with the name of a well-known Frankfort banker, who referred to Warren as his "distinguished client," and stated that the

money had been sent him for deposit by Warren from St. Petersburg.

Then Austin Bidwell went to Paris and wrote to the manager of the Bank of England, asking his advice as to the purchase of bonds, at the same time calling attention to the fact that he was a depositor at the bank. On receipt of the letter of advice he made a check for ten thousand pounds on his account in the bank, sent it to the manager, and asked that bonds to that amount might be purchased and forwarded to his address. As soon as received the bonds were sold and the proceeds re-deposited, new bonds being immediately purchased through the agency of the manager. This process was kept up until the manager of the Bank of England was naturally convinced that Mr. F. A. Warren was an immensely wealthy man, whose patronage was well worth having. Thereupon the pseudo Warren called personally on the manager in London and succeeded in deepening the impression that he was an American millionaire.

The next step in the plot was to buy a whole series of genuine acceptances—a sort of promissory notes, due three or six months in advance—and wait until the bank had become thoroughly accustomed to Mr. Warren's dealing in this sort of paper. This step was successfully taken.

There remained only the negotiation of the carefully-forged acceptances. In order to make detection as difficult as possible, it was arranged that Austin Bidwell, who had figured as F. A. Warren, should leave England before the first batch of forged paper was presented, and that the subsequent operations should be carried on by a man named Noyes,

who was now for the first time brought into the conspiracy, and who was introduced at the bank by Warren as his confidential clerk.

So Austin Bidwell left London two days before the fraudulent operations began, was married in Paris to a young English girl who had no suspicion of his criminal career, and started with his bride for Mexico, first securing, however, from his fellow conspirators a trifle of thirty thousand pounds in cash out of the first proceeds of their forgeries.

They stopped at the Island of Cuba and there, with youth, plenty of money, and good appearance in their favor, they soon found friends. A whole month was spent in a succession of house parties and hunting and exploring expeditions. Finally, one day Austin Bidwell picked up a copy of the New York Herald. It contained these head lines :

Amazing Fraud Upon the Bank of
England.

Millions are Lost.

Great Excitement in London.

Five Thousand Pounds Reward Offered for the Arrest of the American Perpetrator, F. A. Warren.

So the secret was out ! The conspiracy was discovered. But Austin Bidwell still had no cause for fear. No person in all Europe knew his whereabouts. His real name has never been mentioned in connection with the whole conspiracy.

Two weeks more went by in pleasure. One evening Mr. and Mrs. Austin Bidwell were entertaining a large company at dinner at the house they had taken near Havana. They were paying some of their social debts. Twenty distinguished guests were seated about the table.

Suddenly the door of the dining-

room swung open. A file of soldiers marched in. At their head was a man in citizen's clothes. He laid his hand on the shoulder of the gay host of the evening.

"Austin Bidwell," he said, "I arrest you on a warrant issued by the Captain-General of Cuba. I am John Curtin, of the Pinkerton force."

The second day after Austin Bidwell left England to be married in Paris, his fellow-conspirators began to discount their forged acceptances at the Bank of England. The process proved to be astonishingly easy. Accustomed to the handling of vast sums of money, the tellers of the bank unhesitatingly passed and paid money on forged paper, which in the course of a few months netted for forgers a sum amounting to nearly a million sterling in hard cash. But now again the tiny bit of carelessness which had before foiled the plans of the plotters played its part. The date was left off one of the forged notes. This omission was noticed and the paper sent to its ostensible maker to have the error corrected. At once the forgery was discovered. The bank became the scene of terrific excitement. The whole vast conspiracy was laid bare. Noyes, the confidential clerk, came back next day to present a cheque for payment. He was arrested. George Bidwell and "Mac," waiting outside, fled for safety. Noyes "stood pat" and declared that he was a dupe. The police had no clue. The Pinkertons were called in.

Robert Pinkerton and half-a-dozen of his shrewdest men came to London; William A. Pinkerton, John Curtin, and others operated in New York. The long, almost impossible, search began.

Through all the vast labyrinth of London the Pinkerton men patiently searched fashionable hotels and boarding-houses, picking up the scattered threads of the web. They learned that Noyes had been seen in the street with a fashionably-dressed American who answered the description of "Mac." In a boarding-house they discovered apartments recently occupied by an American who answered to "Mac's" striking and handsome appearance. On a torn fragment of blotter in a waste basket they discovered the faint and reversed impression of the words :

Ten thousand pounds—

F. A. Warren.

The words on this blotter fitted exactly the bottom of one of Warren's cheques. "Mac" was thus definitely connected with the case. His description was sent abroad over all England and the Continent. Presently Robert Pinkerton learned that "Mac" had gone to France and thence to Brussels, from which place he sailed to New York. When the steamer landed, Pinkerton men were waiting with warrants for his arrest.

In a similar roundabout and half-miraculous way George Bidwell was identified with the crime, his whereabouts traced, and he was picked up in Ireland.

Meanwhile William A. Pinkerton and John Curtin were operating in New York. They were convinced from the first that F. A. Warren, principal in the conspiracy, being an American, must have been a resident of either Chicago or New York, else how account for his familiarity with the ways of high finance? New York—Wall Street—seemed the most likely training school. Day after day Curtin made the rounds of brok-

ers' offices, getting a list of young men who might possibly have been involved in such a crime. He got twenty names—narrowed it down to four, of which the name of Austin Bidwell was the first. Bidwell, he found, had made an earlier trip to Europe and had come back with plenty of money. He satisfied himself that here was his man.

In Curtin's hearing a former acquaintance of Austin Bidwell dropped the casual remark that Bidwell always declared that when he got a

good bank account he should settle down in the tropics. Forthwith Curtin hurried to the east coast of Florida. From there he wrote letters to the American consuls all over the West Indies asking for the names of all rich young Americans who had recently visited the cities to which they were assigned. From Havana came back the name of Austin Bidwell. The rest was easy.

Each of the men involved in the Bank of England forgeries was sentenced to prison for life.

Characteristics of the British Premier.

NEW YORK TIMES.

Sir Henry Campbell-Bannerman, the new British Premier, comes of a Scottish family, his father having been at one time Provost of Glasgow. He entered Parliament when he was only thirty-two years of age. His career has been unmarked by any brilliant episodes. He is rather a type of the stolid plodder, whose advancement has rested on his own weight and character.

ONE of the charms of politics—so politicians say—is the continual surprises which not only events, but men, offer. There seems to be some mysterious influence in halls of legislation which ever brings out unexpected qualities in the legislators, and this influence becomes ten times as powerful when the legislator or politician obtains a position of power or responsibility. Then the ex-saloon keeper becomes an ornament of exclusive circles, the pliant man develops firmness, the nervous, tonguetied person astonishes all his friends by turning into an orator.

It is, therefore, quite impossible to tell what kind of a Prime Minister Sir Henry Campbell-Bannerman will make. Brilliancy is about the last quality with which his friends would credit him, but it is even on the cards that he may become brilliant.

He enters office a good representative of a type which perhaps is produced more profusely in the United Kingdom than in any other part of the world. Indeed, his attainment of the highest position which a subject of King Edward can hold is the triumph of that type over alien and unusual personalities.

Lord Rosebery is rich and respectable, but he is also brilliant, and he has been passed over in favor of Sir Henry. Sir Charles Dilke is undoubtedly the greatest statesman in the Liberal party. He is also very rich, but he was once accused of being disrespectful, and he has never held office since. Sir Henry Campbell-Bannerman is extremely rich, supremely respectable, and so far has shown no sign of possessing brilliancy; therefore he has been chosen. A sarcastic critic once heard him deliver a speech

and commented on its uninspired character. "But," he added, "he looked so kind, so wholesome, so safe, so very, very safe, so kind, so kind."

And so he does. He is the safest-looking man in the Liberal party, almost in the British Parliament, and his career, so far, has been just what might have been expected from a man of his looks. His father was James Campbell, who made so much money that he became Provost of Glasgow, and because he was Provost of Glasgow was knighted. Henry Campbell entered Parliament when he was only 32 years old, after having been educated at Glasgow University and Trinity College, Cambridge. His father's position secured a safe Liberal seat for him, with the prospect of holding it as long as he desired. Four years after he became an M.P. a maternal uncle died, and, as if he had not already money enough, left a large fortune to him. The uncle's name was Bannerman, and Mr. Campbell assumed the additional surname, becoming Mr. Campbell-Bannerman.

After his father died his income was \$250,000 a year. That he would soon hold office was a foregone conclusion, and in 1871, three years after he had entered Parliament and when he was only 35 years old, he was appointed financial secretary to the War Office. He acquitted himself of his duties satisfactorily, and in 1880 he was re-appointed to the same position. In 1882 he became Secretary to the Admiralty. His first important office was given to him two years later, when he was nominated as Secretary for Ireland after that post had prostrated Mr. Forster and Sir George Trevelyan, the first because he could not bear being ridiculed, and the latter because he was so conscientious that he felt he was personally respon-

sible for everything that went wrong. And things were going very wrong with Ireland in those days.

On Mr. Campbell-Bannerman abuse had about as much effect as rifle shots on earthworks, and as for responsibility, he did his best and was satisfied with that. He left things alone as much as possible, and when the Irish Members of Parliament found that they could not irritate him they began to leave him alone. His Irish Secretaryship was not a striking success, but neither was it a dismal failure.

In 1886 for a few months he held the office of Secretary of State for War, and he held a similar cabinet place while the Liberals were "in," between 1892 and 1895. In the latter year he was made a Grand Commander of the Bath. He has been Liberal leader of the House of Commons since 1899. It is possible that he will retain this position, but it is considered more likely that he will elect to be made a Peer, and will represent the Government in the House of Lords. It is not so difficult to lead the Opposition in the House of Commons. The Government is always doing something that provides chances, but it is a very difficult matter when the tables are turned. Mr. Balfour was an ideal Irish Secretary, for instance, but when he became Government leader even he found himself incapable of battling successfully at the same time with the Nationalists, the Liberals, and the insurgent Conservatives.

It is taken for granted that the Liberals will hold a majority of the seats after the general election, which will probably be in January. In this case Sir Henry will remain Prime Minister, and the real work of his administration will begin. Mr. Balfour came to grief over the tariff

question. Sir Henry, it is declared, will ultimately come to grief over the home rule problem. Instead of supporting him, the Irish Nationalists have just declared that they will treat the Liberals in the same way as the Conservatives unless a definite promise of home rule is made. Apparently Sir Henry will not give this promise. He has already been accused of "hedging" on the question, and in all probability he has been assured that if he declares for home rule his own party will be hopelessly divided. A fortnight ago, at Stirling, he said that if "an installment of representative control" were offered to the Nationalists he would advise them to take it, adding, and repeating for greater emphasis, that "it must be consistent with, and lead up to, their larger policy. That larger policy is of course home rule and nothing else, but Sir Henry went on to define it. He said he desired "to see the effective management of Irish affairs in the hands of a representative Irish authority."

Then the trouble began. Two days afterward Lord Rosebery made a speech, and said that he, for one, would never serve under that banner. Other Liberals declared that they agreed with Lord Rosebery, and a few said they were willing to grant absolute home rule to the Irish. There seemed danger of the Liberal party becoming disrupted even before it took hold of the Government. Sir Edward Grey poured oil on the troubled waters by declaring that he knew the sentiments of both Lord Rosebery and Sir Henry Campbell-Bannerman perfectly, and that they

agreed with each other more nearly than either guessed. A week ago Sir Henry made another speech at Glasgow, and did not mention home rule.

English writers have compared a change of ministry to a change in trumps in a game of cards. As a matter of fact, however, there is much less of an upset than takes place in this country after a change of federal administrations. The diplomatic service is not touched, nor are colonial governors and officials affected. There is a new Lord Lieutenant of Ireland, but with this exception, outside the ministers, the principal changes are in the king's household. The Lord Steward, Lord Chamberlain, Master of the Horse, Treasurer, Controller, Vice-Chamberlain, Lords-in-Waiting, Captain of the Yeomen of the Guard, and Captain of the Corps of Gentlemen-at-Arms are all changed and these changes of course more or less modify the complexion of society.

Some of the officials of the queen's household are also changed, and it is recorded that one of the first quarrels Queen Victoria had with her ministers was after a new cabinet was in and she was informed that a new set of noble attendants had been chosen for her. She was very angry, and for a time absolutely refused to agree to it. When, however, she was informed that it was a constitutional matter, she gave in. What would have happened to the British constitution had she remained obdurate and refused to replace the Duchess of Blank by the Marchioness of Dash one trembles to contemplate.

Nurses, Stenographers and Matrimony.

WORLD MAGAZINE.

On the whole the consensus of opinion seems to be that the stenographer has a better chance of matrimony than the nurse. Those who peruse the opinions, which are voiced in the following article, will realize just why this should be so. Propinquity and indispensability during the healthy hours of a man's life seem to work the charm.

THE head of one of the largest clubs for women in New York, where hundreds of stenographers congregate every day at the luncheon hour, was questioned by a World Magazine representative concerning her views on the subject.

"That is rather a difficult question to answer," she said in reply to the query as to whether the stenographer or the trained nurse stood the better chance of marrying her employer; "but I should say that the stenographer had the inside track. In the first place, she is with her employer all day long, and in many cases is with him alone in his private office. Furthermore, she often becomes absolutely necessary in his business, for if she be private secretary as well as stenographer, which is often the case, she knows every detail of his innermost affairs.

"After awhile many men feel, 'Well, as long as she knows all about my business she might as well know all about me,' and so the first step is taken that later often leads to matrimony.

"If the man happens to be already married complications are apt to result. I overheard a snatch of a conversation the other day between two of the girls at a table here. One said, 'Why the idea; who do you suppose came into the office the other day—into our private office? Why, Mr. B.'s wife. He never even told me he had a wife, and you know how good he has been to me—he gave me'—and then she spoke in a low tone, so that

I heard no more. Another girl said not long ago, as I was passing her table: 'He had the impudence to call me down for making a mistake in my notes, and yet expects me to care for him.'

"I know many wives who are foolishly jealous of their husband's stenographers. Why, there is one friend of mine who used to have crying spells every time she returned home after visiting her husband at his office. She said it made her perfectly miserable to see that 'minx's' coat and hat hanging right next to those of her husband, and to find her rubbers close up against his on the floor!

"Now this seems ridiculously silly to most level-headed, sensible women, but there is really some reason in it after all, for the thing that weighed upon this poor, jealous creature's heart was the fact of the nearness, the closeness, the intimacy, that was not only evidenced by the coat and the rubbers, but that really existed in the everyday confidential relations between employer and clerk. 'Just think of it!' the wife would wail, 'she has him all to herself ever so much longer than I do.'

"Now, with a trained nurse in the house a man's wife or other relatives are with him more or less, and there is not the same danger of falling from grace; furthermore, a nurse is only called in case of illness, while a stenographer's service sometimes extends over a number of years.

"I think, on the whole, the stenographer has by far the better chance

of marrying her employer, and I know of numberless cases where they have done so, and they usually make excellent wives. Only the other day I was talking with a gentleman who had married a girl formerly employed by the house for whom he did business. I asked him how things were going, and he spoke in the most glowing terms of the girl whom he had made his wife. 'Why,' he concluded, 'I used to have to work night after night at my books, sometimes until midnight, before I was married, but now, after baby is in bed, Minnie gets to work with me and we finish by 10 o'clock. I tell you it's great to have a business woman for a wife!'

'Jacob Riis related a little incident not long ago that was very amusing. He is a philanthropist, and his heart goes out to any one who seems at all oppressed. He said that while waiting in a lawyer's outer office the other day for the lawyer to come in, he noticed a very pretty, fair-haired girl pounding away on the typewriter. It was a beautiful, balmy afternoon, and as he watched the carriages and automobiles whizzing by, many of them containing young girls, his heart ached for this pretty young thing, housed up in this stuffy office, working away at her machine, and he finally said to her kindly, 'What do you do on these lovely days to keep you contented with your lot? What do you do when you get so tired of pounding that old machine that you can't pound any more?' 'Why, marry my employer,' she calmly replied, looking smilingly into the face of her non-plussed questioner.'

'Why, I hardly know what my ideas are on that subject,' replied the superintendent in charge of one of the 'Trained Nurses' Registry Bureaus' in this city. 'Now that you

mention it, however, I do remember reading of a number of trained nurses who have married their patients, but as I myself look at things it's a pretty hard profession to undertake on a venture. Of course, a nurse has opportunities of meeting fine and many times wealthy men, who may perhaps fall in love with her; but, on the other hand, she has often to attend men who are vulgar, coarse and obnoxious to a degree. The four years' training necessary to fit her for her occupation is much more arduous than the course necessary to learn stenography, and the opportunities for making a good match are no more alluring. In fact the stenographer, with her chances of meeting brokers, lawyers, insurance men and others of large means, stands a better chance of matrimony than does the trained nurse, and without half the hardships of the latter. Of course many a man, when convalescing from a severe illness, experiences a feeling of deep gratitude for the woman who has nursed him back to health, and in some cases, where the period of recovery is slow and tedious, Master Cupid proceeds to make a match. But in nine cases out of ten just as soon as the man begins to get on his feet again his thoughts turn to his business and in many instances his stenographer is sent for to attend to his business correspondence, which he dictates from his invalid chair. There is no doubt, however, that the neatness, dexterity and gentleness displayed by most nurses appeals to all the home-loving nature in a man, and her resource in emergency, her courage under trying circumstances, her bravery in the cause of suffering humanity no man can fail to admire. All the best and noblest qualities of womanhood are exemplified in the trained nurse, and it is a wonder

they don't marry their patients oftener than they do. One of the nurses at the Hahnemann Hospital married Sharkey, the prizefighter. Now, in that case he undoubtedly admired her bravery and skill, for these would naturally be the very qualities in a woman that would appeal to him.

"I think myself that more nurses marry physicians with whom they come in contact professionally than they do patients, for nurse and doctor work hand in hand in every case,

and the doctor knows that much of his success depends upon the nurse who is watching his patient. There is a bon comaraderie between nurse and physician that no layman can appreciate nor understand.

"If I were a girl trying to decide between the two professions, however, as a matrimonial bureau, I should begin the study of stenography to-morrow."

Was the superintendent of nurses right?

Shopping in London.

THE CHRONICLE.

Some of the anomalies of retail business in London are here set forth. The woman who owes the big account receives particular consideration from salespeople. Sometimes shoppers who evince a desire to buy are put off until a sale is held, when the goods can be got cheaper. And so the story goes.

CAN there be a greater pleasure to anyone, who has lived long in the wilds of Asia and Africa, than to have to saunter down Bond street, looking into the shop windows? But when, after long-drawn-out enjoyment, the idea suggests itself: "Why should I not deck myself out in some of these pretty things? Why should not I, too, possess these treasures?" then comes the rub! You have money in your pocket, current coin of the realm. It is not necessary to chop a lump of silver off, first test its purity, then weigh it, then add some small odds and ends of pieces, or break a rupee in half to meet the shop's demands, as one has to do in some countries. Neither is it necessary to sit down for a long-drawn-out wrangle over the price. No! the prices are seen fixed, and are payable.

But before buying most articles of toilette it is necessary to try if they

fit, and unless prepared to doom yourself to a prolonged period of detention in a dressing room, undressing, trying on and redressing, the pretty things must be sent to your rooms on approval. And then at once comes the question: "Has madame an account outstanding?" If the answer could but be: "I am owing here some hundreds of pounds for years past, having, ever since I began to deal with you, only paid an occasional installment on account when particularly pressed to do so," then, of course, all would go well. Without further demur peignoirs, evening blouses, silk slips and the like would be sent at once in prodigal profusion. But if the answer, to be truthful, has to be: "I settled my account with you before I left England, and owe neither you nor any man anything," then alas! the shopman murmurs something about references, and regrets that he cannot send anything

to be tried on, unless indeed you can undertake to be at home, and try them on there and then, the young person in charge waiting the while.

Now why this distinct preference on the part of all London shops for people who do not pay their bills when delivered?

Sadly we retire from the shop, discomfited. In the first glow of arrival, with so many important matters on hand, it is impossible to set apart this definite time for being at home and trying on.

However, there are other articles to be bought besides those that must "fit" to charm. But then ensues a purgatory. Madame is requested to walk this way, madame must turn to the right, to the left, through the passage way, or across the bridge, and all the time be submitted to a running interrogatory: "Is it this, that, or the other, madame wants?" Unfortunately madame, just arrived in England, does not quite know. "Slips" are so far a mystery to her. Coffee coats she has never seen. She would like to see something — anything, then she would know if she wanted it or not. "Colored or black?" asks the indomitable young lady, who is cross-examining her, and making her feel more and more with every minute what an ignoramus she is. "What! black? Oh, the blacks are in the haberdashery department at the top of the house. You must go back through the passage and take the lift and—." Flight is the natural result.

On another occasion the examination will go much further. "Does madame want it lined, or colored, plain or tucked?" "I assure you, madame, this is what everyone is wearing. We are selling them in thousands." As if any woman in the world could tolerate the idea of buy-

ing what many thousands of other women had already bought. Technical terms fail me to describe the nature of the inquisition I have been put through in shop after shop, and gone away without being able to buy anything, simply because I could not pass, in dress terms, my initial "little go."

Vain is it to plead "I am not a dressmaker or a milliner. I do not know all these new words. I have never been apprenticed to the business. Show me something pretty." To be served in this way one must go to Birmingham or some such business centre, not enter a fashionable West End London shop.

They have, however, other ways of putting you off in London. I went innocently into a first class shop to buy some shirts. Again the cross-questioning; they wanted to know every measurement about my husband, with which I was unacquainted. However, I stuck firm: "The largest size made and nothing less will satisfy me." But my heart quaked in spite of my decided air, and when a young man stepped forward and said carelessly: "You know it is our sale next week, when every article will be 6d. cheaper," I seized upon the excuse, and said: "Oh, then I will come back next week, that will be much better." "Yes, and then you can bring the measurements," with a sweet smile, and a final assurance, and "every article will then be 6d. cheaper."

It seemed they were determined I should not buy till their sale was on. I could not decide whether it was very considerate or very tiresome of them. But having set apart with some difficulty a shopping afternoon before seeing after the shirts again, I thought I would try for "a costume" in one of the most fashionable of

Bond street shops. One young lady after another looked at me helplessly. "Oh, but, madame, our sale is just over. You should have come last week." So in London it seems ladies are not expected to go shopping except at sale times—was my conclusion, neither before nor after, but exactly then.

Meeting a few days afterwards a beautiful American, beautifully clad, I asked how she managed to buy things in London. "How I manage?" she exclaimed. "Why, I don't manage. In one of your best shops I was actually reduced to saying to the shopman, 'Take care, young man, or I may actually buy something of you.' I know I ought not to have said it, but I was tired out, they are so exasperating with their cross-questionings and delays. I could buy more in New York in half an hour than I could in three hours in London."

"Why is it? Why do they make it so difficult for us to buy?"

"I think," said one of those well informed ones, who know everything, "that because there is so much more work for them then, all the shop people get an extra commission on what they sell at sale times. And that is the reason why they actually do not want to sell at other times."

"Oh, that explains it," said all the little company of ladies at once. But whether that is really the case, the shopkeepers, to whose business I have not been brought up, know best. As a mere amateur I should only like to

buy easily and quickly the things I really require.

Perhaps someone who knows will bring out a handbook, "How to shop in London, and get even a reel of cotton in less than half an hour." There must be some way of doing it. Sometimes I think I frighten the people by saying: "I am in a hurry. I have not come to amuse myself. If you can show me a hand-bag such as I want I will buy at once. It must not weigh more than so much. It must be such a length," or "Can you show me anything for a gentleman to take away the necessaries for a three-days' visit—as compact and as light as possible, please? Thank you, one does not generally take a soap-case for a three days' visit. Just think what you require to take." In one shop I actually saw what I required in the window. I was taken up and down in lifts, and round about. Then they solemnly swore that I had made a mistake and seen someone else's window. "Oh, people constantly make that mistake. It is so awkward." They said it with such earnestness that I could not but believe they thought it was so. But when I had gone all round about again and down in the lifts, and was at last out of the front door in the dear fresh air again, there was the desired article in the window with their name, big as possible, both above and below.

Clearly there are mysteries in shopping I shall never fathom, and yet the shop people are so polite and seem so obliging and conversational.

Working An Oil Lease

BY ALDEN ARTHUR KNIPE, IN APPLETON'S BOOKLOVER'S MAGAZINE.

A very graphic picture of life in the Pennsylvania oil fields is contained in this sketch by Mr. Knipe. He gives his personal impressions and relates conversations with the workers. All the details of "pulling a well," "drilling," "shooting," etc., are described, giving the reader a splendid idea of just what the work is like. His last paragraph is noteworthy, in view of the harsh criticism to which Standard Oil is being subjected to-day.

IN the dark woods the obvious thought came to me as a positive inspiration. At the end of those jerking ground lines, over which my weary feet had stumbled a score of times, there must be an engine, and with the engine a man who could direct me out of the maze into which I had wandered. And so I found him, "just where he had been for the best part of thirty years," he told me.

He was sitting in his workshop surrounded by the tools of his trade, sturdy, thickset, and rugged; his white hair, growing a trifle thin on the crown, cropped close to his well-rounded head. He must have been sixty or near it, but the twinkling blue eyes that looked me over from top to toe showed no sign of age, and later when I saw him at work there was no hint that years had weakened in the slightest degree his ability to perform tasks not only difficult but heavy to handle, owing to the strength necessary in all the machinery for pumping oil. His hands were the most characteristic part of him. They were thick, short-fingered hands; capable hands, as one saw at once; hands twisted and tortured like the bits of iron that hung from the walls about the man; but with all their scars, scars that had come in his daily work, there was no feeling of deformity, only a sense of strength and skill and the knowledge that they had been wrought into their present shape by a constant

tussle with the tough metal he pounded and twisted into the forms he needed. This was Dave Coleman — "Old Man" Coleman everybody called him — superintendent of as valuable a lease as there is in Pennsylvania.

I came upon Mr. Coleman again early next day "pulling a well," a task which requires the united efforts of three men and a team of horses. The process consists of hauling out the sucker rods until at last, at the end of a thousand feet, the little brass valves come to the surface.

"What is the matter?" I asked.

"She's pumpin' roilly. That is, the water is mixed with the oil," he explained. "Likely because the valve leaks and every time she makes an up stroke there's a little thin stream shoots out of the leak and mixes the oil and water together. It's all queer down there, you know. There's gallons and gallons of salt water, and then there's the gas, too. How they got there or where they came from are questions I haven't found the answer to these thirty years."

The old man paused, hauled on a rope, and called to the man with the horses to go ahead. Billy Roach, the pumper, stepped back with a wrench in each hand, and another rod, dripping crude oil, came sliding out of the well. The teamster, balanced on the rope, shouted directions to the tugging horses: "Haw a little! Gee a little! Whoa, back!"

Billy leaned forward, slipping in an

elevator to hold the remaining rods from falling back into the well while he wrenched another loose, the horses turned and came back to the derrick, and Mr. Coleman leaned on the rope to take up the slack. A moment later another rod came up, and again the process was repeated.

"No, you can't never tell what you'll find," Mr. Coleman went on. "These wells are as coquettish as women. Why, there's Number Four over on the other farm. Old Aunt Sally, we used to call her. Why, gee whiz! I tried every sort of rig you ever heard of to make her pump clean. All the new-fangled valves, and workin' barrels of all sorts, everything they had in the supply store; but she would pump roilly. Well, gee whiz! one day we lost a valve in her. It looked like a 'fishin' job' all right, and maybe a case of pullin' the tubin', but I said to Jimmy Grey, who was workin' with me at the time, 'Jim,' I said, 'we won't do nothin' of the kind. Old Aunt Sally ain't goin' to pump nothin' but roilly oil, I guess, and we'll just leave that valve there. We can't get her pumpin' good, so we'll fix her so nobody else can either.' Well, sir, that's what we did. Left that old valve in the well, pulled up the rods a foot or so, put on another, and, gee whiz! if she didn't pump the nicest, cleanest oil you ever saw, and we never had to pull her again for seven years! That's the longest time I ever heard of a well pumpin' without pullin'. Maybe you think I'm just talkin', but it's a fact. She's a good well yet, Aunt Sally is, pumps her two or three inches in her derrick tank every day, and, let me see—it must have been 'long about the time old Adam Johnson was tendin' fire over on the Independent.

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Oh, a matter of twenty-five or thirty years. Yes, they're coquettish all right. Here's this one we're pullin'. She's nervous and kind of sulky. Gee whiz! there ain't a ground line on the lease that gets broken as often as this one. She's a good well, too. Pumps her four barrels regular, but nervous, and the water seems to bother her a heap. You see, you can't let a well stand without pumpin' because the salt water gets in and drives out the oil and the first thing you know you're gettin' only water and not a very good quality water at that. Then fussin' with 'em makes 'em nervous, and yet you can't let 'em pump roilly. Whoa there!" he shouted to the teamster. "Here's what the shoemaker threw at his wife."

This expression he always used when the final rod came out of the hole. Ten minutes saw the difficulties remedied and the process of pulling was reversed.

"And what is a fishing job?" I asked.

"Well," he began, "we have bad luck sometimes; everybody does, I guess. Now and then the rods part in the hole, or a stem breaks off the valve, like it did that time I was tellin' you about over at Number Four; sometimes the workin' barrels get stuck in the hole. Then we have a fishin' job to get them out. You see, they're down about a thousand feet inside that two-inch tubin' so that there isn't much room to work in, but we've got a lot of fishin' tools that we let down and try to get a friction hold on what we're after. Most always we get it, but then again we don't, which means pullin' the tubin', and, gee whiz! that's a job for a hot day!"

"I'd like to see a fishing job," I said encouragingly.

"I hope you won't see one on this lease," he returned earnestly, and Billy, the pumper, shared his view of the matter.

By the present methods the cost of pumping oil is reduced to a minimum. The gas engine is the vital centre of the lease, and from this point the ground lines run in all directions, transmitting the power, it may be for a mile, to the distant wells scattered throughout the woods. The gas engine receives its fuel from the wells and needs but little attention after it is once started, so that only one man is necessary to care for, say, twenty-five or thirty active wells. This man is called the pumper, and his duties consist in visiting each well once in twenty-four hours and running off the oil from the small derrick tanks to the receiving tanks, which latter are connected with the pipe line. Thus a well which pumps only a quarter of a barrel a day is well worth maintaining, as there is no increased cost, and in these days a four-barrel well is considered a very good one.

The life of the pumper is hardly attractive, and it is not to be wondered at that many of them drink sufficiently to make them quite unreliable. The country in which they are obliged to spend their days is practically deserted, and their little shacks are situated back in the woods far from the traveled roads. The lonesomeness is excessive, their daily round grows monotonous and is relieved only by accidents that materially increase their labor, their wages are small, and altogether the life is an exceedingly hard one; yet they say in the oil regions, "once a pumper always a pumper."

It was a long time before Billy Roach conquered his inherent suspicion of me sufficiently to say more than "good morning" to my greeting. He was a large, muscular man, prompt in his movements rather than quick, and a tireless worker. Silent, and given to listening, he would sit mutely by while Mr. Coleman and I talked, glancing from one to the other with keen, penetrating black eyes that had in them almost a look of menace. But his chief characteristic, a trait that one recognized in a moment as dominant, was his absolute lack of fear. It was patent in every line of the man. He was probably forty years old, and his life so far had been typical of his class. He had been a "producer" on a small scale, had owned a little lease, had staked the savings of many years on his theories, put down a few wells, and "gone broke." Then he had come back to pumping again, but his ambition never faltered, and I have no doubt that in the long, solitary evenings, as he sat alone among the trees, he had his dreams of future wealth and prosperity when he should have saved sufficient money for another venture.

"Oh, no, we don't stop pumpin' for Sundays or any other days," began Billy as we sat under the trees and talked against the harsh, erratic bark of the gas engine. "We have to keep at it, or the water would get the best of us. And it's funny about that, too. You can get just so much oil out of a well every day and no more. Some people keep pumpin' day and night, while others, like us, shut down for twelve hours. We tried pumpin' all the time for a week and we didn't get as much oil as we did workin' only half time. Of course, everybody's got their notions about

the business. There's a lot of religious folks thinks the oil and gas are put there by the Creator so that the world will burn up on Judgment Day. Oh, yes, they believe that, same as they believe that old Colonel Drake had spirits to tell him about the oil in the first place. My own notion is that the oil comes from the ocean in some way and I'll tell you why. In the first place there's the salt water. How does it get there if it don't come from the ocean? And in the second place there's the gas! I've watched it here and out in Indiana both, and when the tide is high I have to shut off my gas a little in the engine, showin' that the pressure is heavy; then when the tide is low or fallin' I have to turn her on again. Yes, sir, that's a fact you can explain any way you like best, but I think the ocean is just naturally pushin' the oil ahead of it out of the sea."

For me the real excitement began when they talked of drilling. Somehow I had expected a ceremony to precede this process. One morning Mr. Coleman suggested casually that I go out and locate a well for him. He was busy that morning, he said.

"Locate a well!" I repeated, aghast.

"Well, gee whiz!" he exclaimed. "They're comin' to move the derrick this mornin', and some one will have to show them where to put it. You can do it all right. You know where Twenty-six is. Well, all you have to do is to draw a line from there parallel to Thirty-three and step off a hundred yards and put down a stake. Anywhere within twenty feet or so will do."

I positively refused to accept any such responsibility, so Mr. Coleman took me with him into the woods,

and together we climbed a derrick forty-five or fifty feet and looked down upon the rolling, tumbling hills.

"It wasn't really necessary to come up here," said Mr. Coleman, "but I thought you'd like to see how it was done. Now, over there to your right," he went on, pointing to the top of another derrick, "over there is Twenty-six. This one is Thirty. Now, a straight line from Twenty-six off to the left and another from here straight ahead will meet about at that dead tree, won't they?"

"Just about," I assented.

"Well, that will do, I guess," he replied and started down the creaking ladder past the floating bits of rag torn from the pumper's shirt and tied to mark the unsafe rounds. Then we found the dead tree. He cut a stick and drove it into the ground. That was all. A little sliver of wood marked the spot where a thousand dollars was to be sunk into the ground with very uncertain results.

After all, it is perhaps as good a way as any to locate a well, but all producers are by no means so unceremonious. Distances are measured to the fraction of an inch, engineers plot the ground with mathematical accuracy, elaborate maps are drawn, and every possible scrap of information gleaned from surrounding wells is considered, all with the same ludicrously uncertain results. There is no indication of what may be found in any given well until the drilling tools actually penetrate the oil-bearing rock. Whatever other wells in the immediate neighborhood are producing, whatever the general indications of the surrounding country may be, there is nothing like a certainty that any oil at all will be

found in a given place. There are, of course, theories and theorists innumerable. Every man in the region has his own pet ideas on the subject, and for every such theory there are countless examples to prove the contention and quite as many to disprove it.

Wells are usually located at distances of three hundred feet from each other, the idea being that a well will drain that distance in the oil-bearing rock. This is an almost universal practice, although to the uninitiated there is no plausible explanation for it. For example, a man drilled a well and found a dry hole or, as they call it in the west, "a duster." Then, in accordance with some personal theory as to how the layers of rock ran, he turned his drilling "rig" at right angles and drilled again; with the happy result that he pumped sixty barrels of oil a day, the second hole being hardly fifty feet from the first. Again, a well was drilled on the extreme edge of a certain lease which produced some seventy barrels. Whereupon the owner of the adjoining property, thinking to get a portion of that same oil, bored as close to the other as the necessary derrick space would permit. He found an absolutely dry hole, without a trace of oil, little more than ten feet from where the other well pumped the seventy barrels daily and continued so to pump for many months. These are examples that might be multiplied indefinitely: in point of fact it is doubtful if a keen imagination could invent a possible condition that has not been duplicated by actual experience. How supreme then must have been the faith of Drake, the man who drilled the first well.

Over our little stick the rig builders erected a derrick, which was no sooner completed that the drillers took possession, steam hissed from the boiler, fifteen hundred feet of Manila cable was reeled on the big bull wheel, and, before I quite realized it, a sixteen-inch bit had begun working up and down, driving an opening wedge into the surface, to prepare a space for the smaller tools that are used when the mountain rock is reached. To me the potentialities were so great that it was hard to believe a new well could be started with no more ado than in digging a kitchen garden or planting a tree.

The wells are drilled by four men, two drillers and two tool dressers, and when the work is once started it goes on, night and day, stopping only for thunderstorms, until it is finished. The work is divided into what are called "towers," meaning shifts of twelve hours, between midnight and noon. A driller and tool dresser are on duty together, the former having the responsibility. Nominally the tool dresser is a blacksmith whose business it is to keep the steel drilling bits to scale; actually both men share their task, helping each other in their several departments.

These "bits" are the tools that do the actual drilling. They weigh two hundred and fifty to three hundred pounds each, and it is the changing of them when their edges become worn and the pounding of them into shape after they have been heated in the forge that makes the tool dresser's part so severe. A bit may go through a "tower" without change, or again it may take ten bits to go as many feet. Usually the forge is inside the derrick close to the hole.

but sometimes it is necessary to move it outside, as much as a hundred yards, to avoid the possibility of igniting the excessive gas found in some wells. Under these circumstances the tool dresser's work is enormously increased by the added labor of carrying the bits to and from the forge. Fires do occur unexpectedly, and the men are lucky if they manage to smother them out with sand, blankets, or steam before the entire rig is burned; but after all this is but one of the many accidents containing all the elements of a tragedy that may happen at any moment.

The nearest approach to excitement, and this is by no means exuberant, on the part of the men who are doing the work comes when the bit begins to eat into the first layer of oil-bearing rock, or "sand," as they call the different strata. Here at last is a chance to give a fairly accurate estimate of what may be expected from the well.

We found the black sand early in the morning. Old Man Coleman, fully as eager as though the well were his, was on hand to represent the owner. Billy Roach, silent and watchful, came with the contractor, so that it was quite a little party the sun looked down upon as it rose pink and splendid about four o'clock. Eagerly all scanned the crushed and broken bits of rock that were brought up by the bailer. It was washed, smelt of, and tasted. On the surface of the drillings black and dirty-looking bubbles formed, and a dark scum floated on the top of the white sand about the derrick. This was the actual oil, black oil, and the gas, which almost invariably accompanies it, could be heard spluttering nine hundred feet below. But it was

the green sand, some sixty feet farther down, that was expected to produce not only more oil but oil of a better quality than the black sand does. So, hour after hour, we watched anxiously the slow rise and fall of the cable, testing the drillings almost without comment at each run of the bailer, and piling a specimen of each of the sands into little heaps on the floor of the derrick. At last we reached the green sand. Mr. Coleman and the contractor conferred together in low tones upon the next stage of the proceedings, and the rest of us sat around, a little tired, talking quietly about the prospects. After ten days and nights of uninterrupted drilling, the great walking beam stopped and the superintendent announced that they would "shoot" it. "About twenty quarts," he added as we dispersed for breakfast.

The shooting of a well consists of exploding more or less nitroglycerin in the green sand, thus making a cavity at the bottom of the well in order to increase the bleeding surface, if I may so describe it. As in all other problems in oil production, there are widely divergent views about "shooting," running from those who never shoot at all to those who always do. Each advocate has examples to prove his contentions. Thus dry holes are known to have been made splendidly productive by shooting; good wells have been utterly ruined by the same process. One fact seems to have been clearly proved and accepted by the majority. In the black sand the oil is invariably driven away by shooting, while in the green it is usually increased. Here then is a problem: shall the well be shot on the chance of increasing the green oil produc-

tion and spoiling the black, or is it best to leave well enough alone and get a fair production from both? The answer gives the key to the character of the oil producer. The well is nearly always shot.

The quantity of nitroglycerin used is determined by the hardness of the rock. Forty quarts is a fair shot in Pennsylvania, although not infrequently a hundred quarts or more are used, while in other fields, notably that of West Virginia, much greater quantities are habitually employed.

When the "shooter" came to our well I was, naturally enough, deeply interested in the new figure, who walked and rode, with death beside him, for sixty-five dollars a month. He arrived in a little waggon made especially for the purpose. This wagon is easily recognizable and is given a wide berth by the cautious farmers when they meet it on the road, for upon a double set of springs rests a square body under the lid of which are a dozen or so padded compartments each holding an eight-quart can of nitroglycerin. The "shooter" was a dapper little chap dressed in a ready-made suit of mixed stuff, and quite young. He guided his horses rather carelessly over the rough rock-strewn path through the woods, bumping and jolting over stumps and ground lines with seeming indifference until he reached the clearing. Mr. Coleman waited for him at a safe distance, and after a word or two about the quantity of nitroglycerin he wanted used, withdrew and took his place on a stone some rods away, where, presently, the others joined him.

I understood well enough what this desertion of the derrick meant. The men made no bones about their fear

of nitroglycerin; so I was alone when the shooter, one arm about a number of little tin tubes not unlike small rain spouts, and a large square can in the other hand, stepped in. He placed the can carefully on the floor and, with an extremely melancholy smile and a remark about the weather, set to work joining the tin tubes together. With me curiosity struggled against a vague fear of something I knew little of, and curiosity conquered, so that I stayed to see the operation of pouring the glycerin into the tubes and of lowering them into the hole. While he worked I asked questions. How and why he became a shooter? Wasn't he afraid and didn't he wish there was a safer business he could get into? He answered, in an even, unmodulated voice, that he "just growed into it; had worked with shooters when he was a kid, finally got a job all alone, and had been at it ever since. Yes, he was afraid, just as afraid as he was the first time he did it, but he was careful, too—and there wasn't much danger when a man was careful. No, he didn't expect to give it up. It was a good job, the work was easy, he wasn't strong, and there's the woman and the kids to care for." In that last sentence was the gist of it all. "The woman and the kids" — and the man worked over a volcano while the wife waited for the news that would surely come one day telling her of the end.

The glycerin in the well is exploded with dynamite which is dropped in with a lighted time fuse attached. As we talked, everything had been prepared for this final step.

"Well, she's all ready," said the shooter, holding the stick of dynamite in one hand and a match in the

other—but, just as I started out, a shout came to us from one of the watchers outside the derrick.

"Look out in there; she's pretty gassy!"

I think my shooter turned a shade paler than was his wont as he arose suddenly from his kneeling position over the hole.

"I guess maybe I'd better light this outside," he announced casually. Instantly I realized the significance of this remark. Had he struck that match—and he was within an ace of doing it—the gas would have ignited, exploding the dynamite in his hands and the nitroglycerin in the well, and there would have been little left of either of us. I departed hastily, the shooter's words still in my ears, "the woman and the kids."

I joined the group who had been waiting at a safe distance and watched from there. The shooter dropped his torpedo and hurried away. Then we waited for what seemed to me a long, long time. It was my first experience and I hardly knew what to expect, but I had time to think of all I had heard on the subject, and still nothing happened. I began to believe that the fuse had gone out or that something was wrong and that it would have to be all done over again—and still nothing happened. Finally an indescribable sensation, a vibration, a something indefinite which I felt

rather than heard, took place under my feet, and then Jimmy Berry exclaimed, "There she goes!"

Again I waited and after a seemingly endless period I became conscious of a hissing sound that grew in volume and intensity until finally the oil and water in the hole rushed out, shooting in a straight column up and up and breaking into a cloudy, nebulous top fifteen feet above the derrick. It looked like a beautiful luminous fountain whose plumed crest flamed against the sky as the oil reflected a hundred rainbow colors from the rays of the brilliant sun. For an instant it stood there, glowing and radiant, then, as suddenly as it had come, fell like rain, and the shooting was over.

For a few moments we all watched the derrick in silence. Then began the never-failing discussion of shooters and their tragic deaths. The ultimate death of the shooter is certain.

One, to me, unexpected circumstance seems worth noting. During my stay of some months in the oil fields of Pennsylvania I came into contact with all classes of oil men from the independent producer to the humble pumper, but of that "commercial octopus whose sinuous and far-reaching tentacles stretch forth to strangle men, women, and children in the oil fields," I heard nothing but praise.



Odd Eating Houses in Manhattan

BY N. C. MARBOURG, IN BROADWAY MAGAZINE.

There are some odd eating places in Manhattan, the home of so many foreigners, and descriptions are here given of the more important restaurants of each race. We have a French, an Italian, a German restaurant, Japanese and Chinese eating places, a Syrian restaurant, each one with its own peculiarities of arrangement, service and food. A New Yorker could dine for an entire week and partake of the food of a different nation each meal.

DID you ever eat chop suey? Have you sampled Mohammedan steak? How about spaghetti, stockbrod and pumpernickle, or perhaps a dish of Hungarian goulash, with an entree of wriggling fish? This polyglot bill of fare can be enjoyed any evening of the week by an epicure of versatile taste, who is familiar with the unique eating houses tucked away in odd corners of the little world of New York City.

Of all strange companies found in this city at the hour of dinner, perhaps the gathering at a table d'hôte offers the most pungent variety of character study. There are artists, writers, singers, Italians, Frenchmen, Germans and Americans.

Twenty-seventh street to Twenty-fifth, in the neighborhood of Sixth and Seventh avenues, is the French quarter of New York. One of the most interesting and unique of French restaurants is to be found in West Twenty-fifth street. In the Summer, tables are laid in the back yard. This custom is typically French and renders this little corner a favorite rendezvous for students whose memories of the Quartier Latin and Paris Bohemianism are still verdant.

Under the canopy of trailing vines and green boxes of shrubbery interspersed with gayly colored flowers, it does not seem possible that this little paradise is surrounded by the back walls of brown stone houses. Above the vine-covered trellises of the arbors the stars glisten and twinkle;

tri-colored electric lights shine out from the foliage; a tiny fountain, a marvel of ingenuity, gurgles and splashes. A couple of violins are played by master hands. The atmosphere is heavy with the aroma of café noir and cigarettes.

The Italian restaurant, unlike the French, confines itself to no special quarter, although it is at its best when at its shabbiest in some of the lower streets. One of the most interesting is in the neighborhood of Macdougall and Eighth streets, although, unfortunately, from a sentimental point of view, it is becoming too well known. Here the Italian language reigns supreme. The waiters call one Signor and Signora, according to one's sex. Their air is redolent of garlic, the fish is fried in oil, the tables bristle with gracini and spaghetti is demolished with a skill and art that are the envy of the American visitor. As to the wines, they are light, sour and heady, conducive to gayety and repartee. The music is enchanting; in any of these Italian eating houses, however shabby, one can dine and listen to such singing as makes one dream of Venice and Naples.

Sturdy Teutons find reminders of the Faderland in a restaurant on Third avenue, between Fourteenth and Fifteenth streets. It is no more nor less than a back room of a German wine importer's shop, but so dear to Mr. Weber's heart is everything relative to Germany that he

has supplied the room with furnishings quite strange and curious to the American.

In the middle of the dining hall stands an immense Khatelhoven, or German heating stove. This stove is built of green tiles; it may be taken to pieces, put in a box and shipped to any desired place. The stove is peculiar to Germany, its heating powers are great, but even when very hot one can sit with his back to it and be in no danger of burning his clothing.

On the cornice that runs about the room there is one of the richest collections of steins, wine glasses, old-fashioned drinking horns and heavy pottery pitchers that is to be found in any restaurant. Mr. Weber has collected them for his own pleasure, and instead of packing them away in a curio case he lends them to the decoration of his little snugery.

In one corner of the room stands a figure of St. Rose, the guardian of vines and vineyards. About the figure is wreathed grapes and foliage, a work in blown glass excellently executed; at the touch of an electric button they blossom forth in colors rich and deep.

There are many trophies of the chase about the walls that bear witness to the excellence of Mr. Weber's marksmanship. A wild boar's head was brought over some 8 years ago; a deer's head graces the wall opposite the bear's.

Every year there are two important banquets held at the snugery. One in October in tribute to St. Rose; it is known as the Rose Fest. The other in April at the opening of Spring. At this banquet the great feature is the imported boar and venison, direct from Germany; and the wine that flows is the product of the vineyards well known to many in the company.

In contrast to this heavily furnished restaurant is one belonging to the Japanese in Twenty-seventh street.

The little men of Japan have furnished the house after their own fancy, and a visitor finds it new and interesting. In the large dining room, several small tables are set for those who wish to conform with American customs. But for the Jap, who prefers to sit as they do in the land of cherry blossoms, pillows are supplied, and they squat on the floor, eating with chop sticks.

The table is set with the lacquered dishes made by the Japanese. In comparison with French wine bottles, the Japanese wine jug seems a mere trifle. The Japanese are exceedingly abstemious, and an after-dinner coffee cup of wine suffices for stimulation.

It is here that you may be served with live fish. Actually live fish, wriggling about in the dish! These are a special kind of fish and there is but one species ever eaten in this way. A Jap secures the little wriggler by the tail, pops the head off by means of the sharp edge of his chop stick, and—eats the fish.

There are such delicacies as seaweed and shark's fins served as entrees. The seaweed tastes just the least bit like caviar, but is much stronger. A little of it goes a great way with an American.

When strangers visit this restaurant the proprietor, realizing that some of the dishes served his people would be quite repulsive to those unaccustomed to the fare, is as polite as are most of his people and arranges a menu that will not offend.

The Samisen is played in the evening, which is a Japanese banjo, and the music produced is of that minor quality characteristic of the Japs.

Scientifically, Chinese cooking is

about perfect. There is a certain quantity of meat used to a prescribed amount of vegetable. Sweet counterbalances sour, oil makes acid harmless. The Chinaman studies gastronomy and rarely ever has indigestion. Down in Chinatown the real Chinese restaurants are to be found. Up town, they are but eating places conducted by Americans, supplied with a Chinese cook and waiters. In the Oriental are some of the finest teak-wood tables in the city. There are hundreds of dollars' worth of embroidery in panels, and silk woven pictures that cost as much as would productions of many of our well-known artists.

When you eat down here you use chop sticks; forget that you ever knew what bread was, take your tea without cream or sugar; never once think of butter and eat a queer brown sauce instead of salt. Rice is substituted for bread, and you eat it without a dressing.

Chop suey, the Chinese dish that the Chinaman eats as Americans would a beef stew, is a concoction that nearly every one knows about nowadays. It is made of beef, pork, onions, bamboo sprouts, bean sprouts, mushrooms, cabbage and celery. It is a dish fit for the Chinese gods and after you have tried it several times you begin to understand the celestial's fancy for it.

On the bill of fare are to be found birds' nest puddings, shark's fins, perfumed pork and a great many other weird-sounding dishes that a visitor is quite content to believe in without need of a demonstration from the chef.

Chinese cooking is exceedingly clean, and although there are circulated many stories concerning the squalor of Chinese living, the cook-

ing in the restaurants is not to be complained of.

In China there exists a custom of throwing scraps from the table on the floor. This is because the dogs and cats run in and out of the house. These scraps are devoured by them, and though it is an inelegant custom, there seems to be in that country a reason for it. Here, however, this custom has fallen into disuse, although at one time it was practiced in some of the cheaper places, and Mr. Frank L. Blanchard, a well-known writer and lecturer, relates with disgust his first experience in a Chinatown restaurant where this was the custom.

All other nationalities save the Syrian seem to make a feint toward decorating their dining resorts in a manner to preserve the atmosphere of their native land as far as possible. The Syrian cares little about the beauty of his house, all his energies seem expended in mental exercise.

A Syrian restaurant is a dreary but interesting place. Syrians rarely ever become intoxicated, they are great checker players and constant smokers of a long stemmed water pipe called the hookha. In Washington and Rector streets are two Syrian restaurants. The dishes served here are very palatable and decidedly oriental. There is an aromatic flavor about the food that is never found in any other place.

Their steak, broiled on skewers, their stuffed gourds and peculiar chopped meats are delicious. The coffee is excellent, very black, strong and sweet, flavored with a dash of rose water, and served piping hot from the individual pot in which it is made. It is impossible to read a Syrian bill of fare, inasmuch as it is printed in Arabic, but if you simply tell the waiter that you are

hungry and want to eat, he will supply you with many good things. Syrian sweets and desserts are so very, very sweet, that it is difficult to partake of any of them, and their bread—well, it is beyond all description, one must see to believe.

The Syrians, like the Japanese, have a great fondness for their own native way of sitting; in one of the restaurants in particular, many full grown men are to be found clad in native costume, squatted on the floor, drinking coffee or smoking a hookha. They cross their legs under them, and look infinitely more comfortable than do the Japs crouched on their knees.

Over in the Hungarian quarter is another set of people who rarely ever drink to excess. Their restaurants are places where they go with their families for an evening's recreation. Lovers of music, poetic in nature, their restaurants are supplied with one of those wild gypsy bands that are a delight to a heart in turmoil, but death to peace of mind.

Their music is almost Homeric; it is fiddled down from generation to generation, and many a minor strain has been added to the wild dances through ages of fiddling and refiddling.

During the past five years the fad for dining in a certain Hungarian wine cellar has been prevalent among Americans, but it is not at this place one finds the Hungarian in all his native environment. Over on the corner of Second Street and Avenue A, there is a cafe where the Hungarian appears as he does in an Hungarian *csardas*, or restaurant, his wife, children, sisters and his cous-

ins and his aunts are there, and apparently they are happy people.

Perhaps the time has come when Americans will have found a method of saving time to such an extent that it will only be necessary to drop a nickel in the slot and, presto, your dinner appears.

This is the Automat restaurant, and truly, it is all its name signifies.

The restaurant is clean, always fresh, the fare is good, there is no waiting. There is no clatter of dishes or disagreeable odor of cooking, the fumes from the downstairs kitchen never penetrate the eating room.

It is indeed amusing and interesting to watch young men and women as they help themselves to lunch at the Automat. The nickel or dime is placed in a slot, and out comes a leaden disc, this is put in another slot, over which the name of the dish is written, then, whizz, up comes a little tray on a small dumb waiter, and there's your lunch without further trouble.

There are two such restaurants in Philadelphia and one in New York. It has become quite a fad to give Automat parties. The restaurant is rented for an evening after the theater, and the party amuses itself by drawing cocktails from faucets and dropping a coin in the slot for salads.

For an entire week one can dine and partake of food of a different nation each night. For those who enjoy studying life in variety of national characteristics, the experiment is interesting, amusing and profitable. Man is always at his best and at his worst when he dines—and the wines of any nation will show him as he is.

The Arm of the Law

BY CHARLES J. TIBBITS, IN LONDON MAGAZINE.

The detection of crime by the police of the world has been worked into a science. From the humble beginning made by the Bow Street "runners" in their brilliant red waistcoats to the world-encircling organizations of to-day is a big step, but the development is but a matter of a century. The story of the gradual evolution of the modern detective is a highly interesting one.

"IF the Arm of the Law, in the shape of our organized systems of detecting and bringing criminals to punishment, were paralysed for only a week, the people who now are inclined to regard it and even deride it as insufficient would be surprised to discover how much they owed to it," once declared Mr. Justice Stephen.

They certainly would. In the continual war waged between society and crime—the one trying to defend its rights and the other to outrage them—the battle is such that society can ill afford to lose even an individual supporter, much less a system. There have been officers at Scotland Yard, whose retirement has at once been seized on as an opportunity, by the special criminals with whom they were chiefly concerned, to pursue their nefarious avocations with increased fervour. M. Mace, the famous chief of the Paris Criminal Investigation Department, pathetically remarked that he had had his grey hairs materially increased by the thoughtlessness of a genius in false-coin detection belonging to his staff, who contracted typhoid fever, and was laid hors-de-combat for months. The coiners became acquainted with the fact of "Monsieur's" indisposition, and took a base advantage of it. Bad money was turned out with the most astounding facility. Its producers proved, by working night and day, that they could belong to the most industrious classes. It was a case of the mice playing in the absence of the cat that best knew them. But

they did not play for long. M. Mace had his revenge. He was decidedly not a gentleman whose abundant good nature it was wise to abuse.

"Did conscience never deter you from crime?" a friend of mine, who is a prison chaplain in one of his Majesty's biggest penal establishments, asked a criminal whose remarkable record interested him.

"Often," he replied. "Conscience and that man Froest have kept me from much."

The public who estimate the effects of a system of crime detection by the mere number of convictions obtained, are apt to arrive at a very inadequate sense of its utility. An efficient system deters; and to deter from crime is better than capturing the criminal after he has committed it.

The story is told of a great lady, celebrated for her jewels and her parsimony, that, having employed a detective for some years to guard her treasures, she came to the conclusion, as no attempts had been made by thieves to deprive her of them, that the detective was an unnecessary expense. She dismissed him, with the result that within six months some thousand pounds' worth of her jewels became the possession of a gang of American thieves who had long cast envious eyes upon the treasure, but had never till then found an opportunity of securing it.

The worthy citizen who does not believe in the police because he never had his house burgled, is probably led to despise them by the very effi-

ciency of the protection they afford him. The capture and conviction of one master of crime has a deterrent effect upon dozens of the master's followers.

"Well, that's only one criminal the less," a friend remarked to Williamson, the then chief at Scotland Yard, when he seemed peculiarly elated over the capture of a certain notorious coiner.

"Pardon me!" corrected Williamson. "It's nearer a hundred."

In three buildings the chief intelligence that directs and controls the forces engaged in the war with crime is centered—New Scotland Yard; the detective bureau in Mulberry Street, New York; and the Prefecture of Police, at the Quai des Orfèvres, Paris. If roguery could annihilate the men who inhabit them, the world would quickly discover how grimly the arm of crime had become unfettered and free to strike.

I am not, of course, saying that there are not elsewhere detectives as acute and able as any attached to these three headquarters. The detectives of the City of London police, of Liverpool, Manchester, Leeds, Birmingham, Glasgow, Dublin, Bristol, and other towns have, to speak only of our own force, shown frequently the most consummate ability and devotion to duty; but the three roofs I have mentioned are those which shelter the greatest organized forces with which the astute and cultivated criminal has to fight.

The Anarchists did once pay the officers of the special branch of Scotland Yard devoted to defeating their plans the compliment of trying to extirpate them at one fell swoop. It was in 1884 that, one May night, an infernal-machine was exploded under their quarters. It did no injury to any of the men against whom it was

directed, and seemed, indeed, only to stimulate them to fresh vigor.

How did we get our detectives?

Our modern detective force had its forerunner in a little band of eight men, especially chosen for their ability in capturing criminals, attached to Bow Street police-court. They were the famous Bow Street "runners." But they hardly correspond to our idea of a detective. They wore brilliant red waistcoats as symbols of their dignity, and were disrespectfully dubbed "robins" by criminals, in consequence.

In spite of their red waistcoats, however, they succeeded in occasionally capturing some of the hordes of criminals that haunted the metropolis.

Townshend was the most celebrated of them all. He was on intimate terms with George the Third and George the Fourth, and with all the nobility worth knowing. He was a terror to criminals; and invitations sent out for great functions, at which jewels were worn, often used to end with the comforting assurance, "Mr. Townshend will be in attendance."

It was noticed that on occasions when the great "runner" was present, ladies and gentlemen appeared in jewels which they wisely refused to take from their safes when he was absent. It can hardly be wondered at that when Townshend was one day ordered by a magistrate to arrest a baker, he politely but firmly refused. He had, he expostulated, arrested nobility of the highest rank, and he would not soil his fingers with such an offender!

Townshend was vain, not only of his professional skill and his "company," but of his taste in dress and of his personal appearance. He declared that the Prince of Wales used

to imitate the cut of his hats, and confided to his intimates that, in spite of this imitation, he did not know "which looked the prettier gentleman."

Serjeant Ballantyne, the distinguished criminal barrister, who knew many of the "runners," declared that they were an excellent body of men, and were not surpassed by the detectives that succeeded them. We may well doubt the latter statement. The crime they had to deal with was of a rather primitive kind. The criminal was not so subtle and so scientific as he is nowadays.

A popular writer on criminal matters recently reproached Scotland Yard with its failure to unravel a mystery, declaring that it was incomprehensible, considering all the resources science had placed at their disposal. He apparently forgot that the resources of science are also at the disposal of the professional criminal, and he by no means hesitates to avail himself of them.

Some of the Bow Street "runners" appear to have had their faults, too. One died at an advanced age, leaving a fortune of forty thousand pounds—certainly not saved out of his wages of a guinea a week. He had investigated a huge bank robbery some years previously, and the spoil taken by the thieves had never been found. As he was dying he made desperate efforts to speak, and threw anxious glances toward the chimney of his room; and it is significant that after his death a relation who had stood beside him at the time was found in possession of a large number of the missing bank-notes.

In 1829 Peel introduced the modern police system, and the Bow Street "runners" were done away with. The "men in blue" commenced to

patrol the streets, their chiefs being two Commissioners, who were granted a room at Whitehall, fitted with a table and two chairs! Such was the humble origin of Old Scotland Yard! Fifteen years later, Sir James Graham introduced "the policeman in plain clothes," an officer who performed his duties without a badge to warn all criminals whom it might concern that he was an officer. It is almost incredible to us that a large section of the British public—innocent people above suspicion of being prejudiced by criminal predilections—viewed the new police with alarm and hatred. But the policeman in plain clothes was specially abhorrent to them.

"So now," cried an excited member of Parliament in the House, "we have the full and undisguised introduction of the official spy to dog our footsteps in the Continental fashion; to listen at our keyholes; to peep under our blinds; to violate the privacy of our British life!"

Some people will hold queer views of things, and the criminal has had their attention. When in 1870 the police began to take photographs of the habitual criminals in their custody, and to form a gallery for the purpose of identification, excited articles appeared in many newspapers protesting against it. It was, the writers urged, "an infringement of the liberty of the subject" to take a man's photograph against his will, and it was inconceivable that any criminal could really desire to pose before the police camera! When, again, some fifteen years ago, some of the night police were supplied with noiseless shoes, many worthy citizens waxed indignant at it. It was not "open and above-board" for a policeman to walk about in shoes that did not announce his coming!

A writer declared that he had himself been frightened nearly into a fit by one of these "noiseless phantoms." Was it not better that a few burglars should escape than that respectable citizens with heart affections should be startled into the grave? Medical practitioners have not, I believe, been able to satisfactorily trace increased mortality to the policemen's noiseless boots. They have materially discouraged the burglar.

Experience quickly proved that the policeman in plain clothes was a remarkably valuable officer in the fight with crime. He justified his existence, and at last found a powerful friend to gain him the sympathy and admiration of the public.

Charles Dickens was the great populariser of the British detective. He knew the "force," and was on terms of great friendship with the celebrated Inspector Field, who now and again piloted the novelist, intent on studying the lurid side of human nature, in the most criminal haunts of the East End.

Field was a charming man—to all save criminals—with a special weakness for children and gardening. His appearance was remarkably deceptive, suggesting rather bucolic simplicity, but no one was acuter or more inexorable when duty called him.

Among his companions was the renowned Whicher, "who never failed," but who was doomed to mortifying disaster at last, and to die of a broken heart, at the abuse poured on him in the Press, because he denounced a pretty criminal to whom he could not bring home her deed. Years later, the criminal confessed, and admitted that Whicher had been right in every detail of his theory as to how the murder had been committed.

In his old age, Field retired from the force upon a pension, and was retained as private inquiry agent by a great life insurance office. Never was detective astuteness more needed by such societies. Poisoning was fearfully rife; and one of the last cases in which Field's skill was called into play was the investigation of certain peculiarly suspicious deaths of heavily insured persons in Staffordshire. They were the work of the terrible poisoner Palmer, to whom Field's investigations proved fatal.

The detective as Dickens described him in "Household Words" was the exact opposite of what a good many of the public, prejudiced by a survey of the French police system, had expected. He could play tricks and set traps for the criminal with singular astuteness, but there was nothing of the "mouchard" about him. Dickens went to a dinner of detectives. They were excellent company, told good stories, sang sentimental and comic songs, drank punch—in moderation—and played the piano. In their spare time their chief hobbies appeared to be gardening and fishing. One member of the force was raising a subscription to help the crippled child of a criminal he had "put away"! The public became reconciled to and even began to lavish admiration on the detective force.

The Metropolitan Police Force of the present day consists of something like sixteen thousand men. Its chief is a Commissioner, now Mr. E. R. Henry, appointed by and acting under the Home Secretary, and under him are three Assistant-Commissioners, one of whom is also director of the Criminal Investigation Department. This post is filled by Mr. M. L. Macnaghten. This famous department of Scotland Yard was or-

ganized in 1878, and consists of a little body of four chief inspectors and eighteen other officers, with members attached to the various twenty-two divisions of Metropolitan Police.

There are no initials in the world more provocative of icy tremors in the skilled criminal operator than the three letters "C.I.D." after a man's name. A card with this on it has a paralysing effect—"like a revolver put at one's head," a celebrated criminal declared.

The City Police, whose headquarters are in the old Jewry, is a force of over nine hundred men, of whom about eighty belong to the detective department.

No organization to battle against the forces of crime has proved itself more efficient than that of the British police; and no detectives have proved themselves more equal to foiling the deep-laid schemes of criminals or of bringing criminals to punishment for their misdeeds. In spite of occasional failure, of which depreciatory critics never fail to make the most, they will emerge well from comparison with their French or New York rivals, whom their critics are apt to extol in terms of exaggerated panegyric. There are fewer unsolved mysteries in London than in Paris or in New York.

Our detectives like Williamson; Littlechild, the famous expert in long-firm and insurance-office frauds; Melville, the terror of political wrongdoers; Froest, whose hand has descended on criminals in the most remote quarters of the globe; Sexton, renowned for his "instinct" with regard to dangerous Continental visitors; Drew, the jewel thief's foe; McWilliam and Davidson, of the City Police, consummate masters in the detection of bank forgers and preyers on commercial houses: these

men, to mention only a few, have exhibited qualities which place them in the first rank of crime investigators. They have discovered the great detective qualities in a degree not to be surpassed by their rivals in the Paris Prefecture, New York, or by the renowned Pinkertons.

"Every detective has to admit his failures," declared Mace, one of the most renowned chiefs of the famed Paris detective department. One of the most famous instances quoted against the capacity of our British detectives is their failure to bring to justice the monster who, in 1888, horrified the world with his series of crimes known as the "Jack the Ripper" murders. As a matter of fact, such crimes are the very hardest of detection; and similar criminals have baffled the most expert detectives of France and the United States. An authority in French police history recounts the remarkable skill of Claude, the renowned head of the Paris detectives, in running down the fiendish Avinain. During the first half of 1867 hardly a month passed without human remains being found in the Seine close to Paris. The murders were the work of Avinain, who was at last run down by Claude—"Papa" Claude, as he used to be termed for his gentle and paternal aspect. The historian proceeds: "The unenviable glory of leading the van in such crimes still belongs to France. It is almost impossible to determine their number during the last twenty years, because the perpetrators of at least half of them have never paid the penalty of their misdeeds."

It is perfectly true that no detectives have figured in more romantic cases or displayed more marvellous detective instinct than the French. The triumphs of Vidocq have been

emulated by his successors, Canler, the great chief under the Second Napoleonic Empire, Claude, Mace, Goron, and Cochefert. A tremendous system of espionage, introduced for political purposes, but available also as a means for acquiring information in cases of crime, has assisted the Service de la Surete to unravel many mysteries in a marvellous manner.

Spies flourished in all directions under the Empire. In the time of the Third Napoleon, there were no fewer than six different secret police services in Paris, each chiefly employed in watching the others. The Emperor had his, the Empress Eugenie had hers, the Prime Minister another, the Prefect of Police a fourth. These detectives and their agents furnished secret reports, the hateful "dossiers," concerning everybody. Recent events have proved that the dossier system is still in full progress. Some years since the Paris police were reputed to have in their possession dossiers which filled eight thousand boxes in the Prefecture, and there were said to be no fewer than five million records.

The authors of these reports did not always find it convenient to confine themselves to facts, for an agent who never discovered a formidable member of society would have been in danger of being thought incapable. Dossiers are, therefore, almost invariably full of uncomplimentary matter respecting their subjects. They are the last place in which to discover the virtues of men and women.

A Monsieur Andrieux, when he became himself Prefect of Police, caused his own dossier to be hunted up for his perusal. He found it most unflattering—"full of the grossest libels and impudent misstatements," he declared—and he had it bound and placed in his library, presumably to

read in moments when he needed self-humiliation.

The spy system has, however objectionable it is, provided the French police with immense facilities in the detection of crime. Householders are, of course, well known to the police, and the floating population in the hotels have their special watchers. The police of the brigade de garnis, or lodging-house inspectors, are ever busy requiring from the proprietors details respecting their lodgers, and inspecting the register that every proprietor is bound to keep for their information. Visitors to Paris are apt to excite more curiosity than they imagine.

A few years since a London jeweler's assistant, having laid his hands on a large amount of his employer's jewels, decamped with them. The London detectives came to the conclusion that he had fled to Paris, and an officer proceeded there, with the jeweler to try and hunt him down. They, of course, went to the Prefecture of Police, where they laid details of the robbery before the chief, who, at the end of their story, walked to a speaking-tube and called some instructions down it. The door of the room was opened a few moments later by an officer, who carried in his hands some jewel-cases, which the chief laid upon the table in front of the confounded jeweler.

"Will monsieur be good enough to see whether he identifies the jewels in these cases as his own?" asked the Prefect. The jeweler was so overjoyed and astounded by the unexpected recovery of his treasures that he fainted. The Prefect explained that his department had been notified, a few hours before, of the arrival at one of the best hotels in Paris of a young English gentleman. The traveller, unsuspecting the cur-

iosity he excited, having engaged his rooms, had strolled out and had pawned five pieces of beautiful jewelry, returning afterwards to his hotel. While he was seated an hour or two later in his room, a knock came to the door, and, opening it, he found himself confronted by a couple of exceedingly polite gentlemen who had called to ask monsieur some questions respecting himself. They were detectives; and a dip into monsieur's portmanteaux having revealed the startling fact that the young gentleman who had to have recourse to the pawnshop was possessed of jewels worth thousands of pounds, he was taken to the police headquarters for detention during investigation. He was the London jeweler's delinquent employee.

The French detective system under the Empire was one naturally conducive to encouraging skill in the art of disguise. Attached to the department in the Rue de Jerusalem there was a spacious dressing room, with costumes, wigs, false beards, moustaches, and disguises of every description for the use of members of the force. Some of them quickly proved themselves artistes who might rival the most celebrated actors in the art of making-up.

An English gentleman, some years ago, while on a visit to Paris, had a remarkable instance afforded him of their skill in this direction. He was staying with friends when his host was robbed of some bonds and jewelry, and he and the visitor rushed down to the Prefecture to lay the matter before the police.

They were shown into a little room, where a very polite, bald-headed gentleman, who looked like a superior commercial clerk, seated at a little table, listened to them, put a few questions, made some notes in a book,

and informed them that he had little doubt that all would be well. An officer, he said, would call on the robbed gentleman the day after tomorrow. The delay appeared ridiculous, but the official assured his visitors that there was really no need for hurry—none at all—and he begged the gentleman to receive the officer he should send as if he were a personal friend paying him a visit to condole with him on his loss.

The detective, in due time, made his appearance. He was fashionably attired, and spent some hours with his host, chatting about all matters apparently save the robbery, while the servants waited on him as a friend of the master. Three days later one of the servants was, on his information arrested, and the stolen property found in his possession.

This detective was one of the chameleon artists. The English visitor expressing his disbelief of the power of any man to disguise himself so that he should deceive a person who had once studied him, he bet the Englishman a luncheon that he would meet him and converse with him for ten minutes without his suspecting who he was. A few days later the Englishman left Paris on a little pleasure excursion: and in the railway carriage facing him was a garrulous old gentleman, who rather forced his conversation on him. At the end of half an hour he revealed himself as the detective!

But the present officers of M. Hamard, the Chief of the Detective Department in Paris, resort to disguise only in the same degree as do our own detectives. They assume, when need be, the roles of workmen, sailors, cab-drivers, milkmen, etc. A few weeks back two of them, acting the part of road-menders, succeeded in capturing some members of the

Apache gang. The famous detective Littlechild, when at Scotland Yard, having one day despatched his work in the role of a cab-driver, presented himself as a joke at Scotland Yard, pretending that he was seeking a license for a *hausarzt*. This was his disguise and his acting of the part that he was for a long while unrecognized even by those that knew him best.

The French police are immensely assisted in their work by the liberty allowed them by the law when a prisoner is in their hands. In hundreds of cases the British detective, while thoroughly convinced of the guilt of a person, dare make no arrest because some link in the chain of evidence is missing to sustain a conviction. The French detective arrests; and by himself, and later with the aid of the *jugé d'instruction* before whom he takes his prisoner, seeks by interrogation to extort from the captive admissions that will supply the missing information.

When Marguerite Dixblanc, the French cook, murdered her mistress—Madame Reil, in Park Lane—she

fled to France, where she was hunted down by Druscovitch, of Scotland Yard, and a French detective. Upon her arrest, the French detective, putting her in a *fiacre*, drove her off to prison for examination by the *jugé d'instruction*.

While on the way, he pointed out to his charge the folly and enormity of her crime, showed the most paternal interest in her, and expressed his sorrow at her having been betrayed into committing such an offence. Dixblanc burst into tears, and the detective was himself seemingly deeply moved. He was not so overcome with emotion, however, that he could not proceed with his exhortations and questions; and before the cab drew up at the gate of the prison he had learned from the wretched woman all the details of the crime.

When Dixblanc was tried at the Central Criminal Court not a word of this confession was ever hinted at. It would never have been allowed as evidence. According to French law the detective in doing what he did was only performing his duty.

The Craven Spirit

Fain would I strive a nobler name to bear,
And write my title to immortal fame ;
But fearful yet, nor willing quite to dare,
I pass my days in indolence and shame.

Strange that a soul endowed with great desire
Should but imagine, what it would obtain,
Nor find the means, nor yet the motive fire
To hew a path, to struggle, to attain:

—W.A.C.

Farming as a Business Enterprise

BY EDWARD C. PARKER, IN REVIEW OF REVIEWS.

Business methods in farming are unknown on most farms. The farmer is content to sow his seed and reap his grain without much consideration of the means by which he can improve his product and sell it to best advantage. Education is necessary and the Government is doing a great deal to make farming not only more scientific but more business-like.

IN spite of the apparently prosperous condition of the American farmer, it must be admitted by any one who is a close observer of agriculture that business system and method have not progressed as rapidly in agriculture as in the other great industries of the nation. The financial prosperity of the American farmer to-day is due more to the advantages he has had in unlimited soil fertility and large acreage, in the use of improved machinery and from the appreciation in land values, rather than from successful management or the application of strict business methods. Investments in agriculture from a business standpoint are not highly productive. In many instances, farmers owning land worth from \$75 to \$100 per acre would be better off financially were they to invest their capital in city industries and work for wages at some trade.

High-priced land in the middle West rarely yields an income to exceed 6 or 8 per cent., and if interest on investment (at commercial rates) be considered as an item of expense in the farm business, the net profit will be reduced to 2 per cent., or less. Such figures do not apply to the cheap lands of the West that are "skinned" for a few years by speculators and then sold to immigrants, nor to farms that are yielding a high profit through blooded stock—they are characteristic of the average farm in the middle West. It is common knowledge among American landlords that it is difficult to lease farm

lands that will yield a return to the owner of more than 3 or 4 per cent. What are the reasons for this condition of affairs? Why is it that investments in agriculture do not yield as high a return as investments in manufactures, transportation, and the distribution of goods?

To a certain extent, the profits in agriculture are kept at a low point by the monopolies among the interests that handle the farmer's products. It is, and always will be, a great problem to organize the agricultural workers so that they may have a guiding hand in the distribution of their products. The farmer, even in these days of the telephone and the free mail delivery, is isolated from other business interests. If he "tends to his knitting" at home, he has little time to give to the distribution of his product. Government regulation of corporations doing an injustice to the farmers' interests would appear to offer a more practical method of combating such injustices than any attempt to set up competitive combinations among the farmers. The way the markets are manipulated by the meat packers and the milk dealers is a crying shame, and demands fearless attack by the federal government. Co-operative creameries, butcher shops, and farmers' elevators all tend to remedy the conditions that force the farmer to sell at some other price than the demand price of the market, but as yet their power is felt only occasionally.

The reason for small returns on

agricultural investments lies more with the farmer himself, than with the buyer who disposes of his product. Such a statement is frank rather than critical, and a realization of actual conditions must be had as a working basis if conditions are to be remedied. The typical farmer of to-day is not as good a business man and manager as his neighbor who is conducting a shop or a small factory with an equal capital. He has not awakened to the need of special education for his children as fully as has his city neighbor. Realization of these facts during the past decade has brought about a great movement for the uplift of agriculture through consolidated rural-school education and through research work and experimentation in agricultural practices by the State experiment stations and the United States Department of Agriculture.

However, the research work of the experiment stations and the Department of Agriculture has been concerned mainly with the details of farming. Soils and their properties, the chemistry of foods, plant-breeding, variety-testing, and the breeding and feeding of live stock have all offered profitable fields for investigators, and they have been fields that have yielded quick and profitable returns. The study of farm management,—i.e., the study of crop rotation and the fitting in of live stock with the field crops, the study of the farm business as a whole, the study of farm statistics and the relation of the farm to the outside world—has been neglected mainly because the study of such a problem is so complicated as to offer nothing of value except from long-time experimentation. Surely it is a worthy problem—that of analyzing agriculture, studying the economics of ag-

riculture, and attempting to put it on a more business-like basis.

The layman can hardly realize the lack of system that prevails on the average farm. Drainage is little thought of on the lowlands, crops are rotated only as chance determines, and probably not one farmer in a hundred can tell what enterprise on his farm and under his conditions is the most profitable. In no other business is it likely that men can be found with \$10,000, \$20,000, or \$50,000 investments who never pretend to keep books of the business. Farmers' books are too often kept in this manner—gain, money in the bank; loss, money borrowed. The writer once argued this question of keeping books with a well-to-do farmer, who finally concluded his argument by saying, "Farming ain't all keeping books, by a long shot." Truth lies in the argument, but keeping books is not all there is to manufacturing furniture or transporting freight, and yet it must be a valuable accessory or it would have been discarded years ago.

There are still thousands of farmers in the middle West who do not follow the markets, who rarely, if ever, stop to consider the relation between prices of feeds and prices of beef and pork. Hogs are fed because "there is money in hogs," and many an operation on the farm is done according to some preconceived notion. The writer knows a German farmer in western Minnesota who has a beautiful, clean farm, and is evidently prosperous. While watching him feed his hogs one day, this conversation took place: "How old are those pigs?" "Sixteen months." "Why don't you sell them?" "Well, I don't like to sell a hog until he weighs up good and heavy." Further conversation revealed the facts

that corn was worth forty-two cents per bushel and pork four dollars per hundred weight, live weight. When asked if the pigs he was feeding were gaining enough to equal or exceed the value of the corn, and pay him for his labor, he realized that each bushel of corn had got to produce about twelve pounds of pork to yield him any profit. Knowing that his pigs were not gaining the half of that amount, he decided to sell both pigs and corn.

And often the same apparent lack of thought is seen in the methods, or rather lack of methods, followed in the rotation of crops. A Norwegian farmer in the northern part of Minnesota had on his farm a timothy and brome-grass meadow that had been laid down for many years. The soil had become sod-bound, and the crop of hay looked thin and poor. An attempt was made to induce him to break up the meadow and seed down another piece of land, but he couldn't see the wisdom of such a policy until the argument was made that it was a question whether the crop he would cut off the meadow would equal the value of his labor and the rental of the land. Statistics kept on this field defeated the farmer and woke him up. He broke up the meadow and had a magnificent crop of flax on it the next year. These cases are not unusual—they are only typical examples that show the lack of system and business principle in the Western agriculture of to-day. They serve to illustrate the great need for developing systems of farm management suited to the various agricultural regions.

In 1892 and 1893, Prof. W. M. Hays, now Assistant Secretary of Agriculture, inaugurated a large number of experiments in crop rotation at the North Dakota and Minnesota experiment stations. These ex-

periments are planned to run for twenty years at least, and the value of certain arrangements of crops in the rotation is already apparent. Yields from the different rotations are carefully recorded, and the gross incomes are being determined. The real value of a certain rotation can only be accurately measured by net profit, however, as labor and cash expenditures will vary to an appreciable extent with the arrangement of crops in the rotation.

The cost of producing field crops cannot be determined, for practical purposes, on the experiment farms, because labor is too expensive and plot-work is not comparable to field conditions. Realizing this obstacle in the path of completing these rotation studies, the Minnesota Experiment Station, co-operating with the Bureau of Statistics of the United States Department of Agriculture, began in 1902 an exhaustive study into the cost of producing field crops in Minnesota under actual farm conditions. Special agents of the Bureau of Statistics were placed in three of the most representative farming districts in Minnesota. In each district fifteen or sixteen farmers were interested in the work, and agreed to give labor reports and all cash items and miscellaneous data relating to the production of the crops. The "route-statistician," as the special agent came to be called, makes a daily visit to each of these farms and secures a report of all the labor performed the previous day, distributing it to the various crops and enterprises. Each year the farms are surveyed and a plan made showing the exact acreage of the crops, pasture lands, and waste areas upon which statistics are being recorded. Depreciation of farm machinery and harnesses, the cash rental value of the land,

the cost of man-labor and horse-labor on the farm, are all being accurately determined and worked into the general problem of finding out what it costs the farmer to produce an acre of corn, oats, wheat and hay.

For three years the work was carried on in this manner, and the statistics are now being compiled into a report on the "Cost of Producing Field Crops." As the work progressed from year to year, it became apparent to those in charge that this method of gathering statistics might profitably be applied to other lines of production on the farm. Why not investigate the cost of producing beef, pork and milk under actual farm conditions? Why not attack many of the theories of feeding and breeding live stock in the actual environment of the farm rather than under the more artificial conditions of the experiment farms? Why not collect statistics pertaining to rural sociology and to the general subject of agricultural economics? Statistics of this kind are more accurate when collected systematically and methodically than by arm's-length proceedings. Facts concerning the business of farming can be published in the knowledge that they cannot be attacked on the ground of being impractical or inaccurate. Thus, in 1905 the scope of these investigations was greatly extended.

The number of farms on which statistics are being kept has been reduced to eight in each district, but statistics of every item in the farm business are being recorded. On a number of these farms the Department of Agriculture has installed steel wagon scales to facilitate the work of weighing fat stock and taking accurate inventories of the yield of field crops. The route-statistician lives for three successive days in

every month on each farm. During this period he weighs and tests the milk of each cow in the herd, he weighs the feed consumed by each class of live stock, and he obtains the cash records of sales and expenses during the past month. Each morning he travels over his route and obtains the labor reports of the previous day from all the farmers. All these statistics are posted into a double-entry card ledger, so that the profit and loss of every enterprise on the farm, from wheat to chickens, is being determined. Other statistics concerning farm life are also being gathered that will be of interest to the student of sociology—such as the cost of table board, and the average household and personal expense.

The reader may now well ask, What practical means are available for making use of these statistics? In what manner will they influence the character of our agriculture? It must be admitted that it is an easier matter to collect facts of this kind than it is to disseminate them where they will accomplish the greatest good. More extended and better relations must exist between the farmer and the experiment station before any great change in the present systems of farm management can be looked for. New ideas spread faster in the country by example than by precept, and, realizing this, the Minnesota Experiment Station is earnestly going about the work of influencing a few of the agricultural-college graduates to replan and re-arrange their farms and become factors in their communities in this new move towards better farm management.

Statistics of this kind add materially to the funds of agricultural literature, and especially to those funds that are meager and insufficient to the needs of the agricultural tea-

cher and experimenter. The literature on crop rotation and agricultural economics is conspicuous by its absence. Methods of keeping "farm accounts" in a simple, practical manner, are being worked out from the experience gathered in collecting these statistics. The student of agriculture should be taught a system of accounts that is based upon the business of farming—a system that, while simple, will comprehend all the details. The book-keeping methods of the city merchant cannot be applied to the business of farming, and farm-boys will not take the interest in studying a system of book-keeping developed from a city business that they will where the items and details are taken from a business with which they are acquainted. Such a course as this is actually being taught at the Minnesota School of Agriculture—the simple card-ledger system, and the items used being drawn directly from these statistical investigations.

Many specific problems arise in the discussion of farm management that statistical analysis alone can solve. For instance, in diversified farming, which is the most profitable method of thrashing the grain—from the shock or stacking and stack-thrashing? Statistics on this problem indicate that stack-thrashing is best under most conditions for the quarter-section farmer carrying on a diversified business. Another mooted question is that of the advisability of shredding corn. Statistical analysis of the cost of producing fodder corn, ear corn husked on the hill, and ear corn cut, shocked and shredded, and the value of the fodder in the different crops, gives information that will allow the general conclusion to be drawn that shredding is not profitable under diversified farming conditions. Ledgers of the live-stock

enterprises are already showing many interesting figures. Here and there a herd of cows is found that is being managed at a loss, and in one district the pigs are far oftener being fed at a loss than at a profit. Ledger accounts of this kind will be examined later by men who are experts in animal husbandry, and mistakes in methods of feeding and care pointed out in such a manner as to be object-lessons to other feeders.

Four years ago, when this work was started, it was almost impossible to secure the hearty co-operation of the farming communities entered. Outspoken antagonism was often met with, and farmers were inclined to jeer at their neighbors who were so foolish as to agree to let Uncle Sam's theorists look into their business. But this attitude is changing. In some localities farmers are actually petitioning for a chance to be included in the work, and skepticism of agricultural-college theory is disappearing. Farmers who not long ago believed they could feed fat into a cow's milk, and got mad at the creamery-man if he gave them a low test, are now selling off the poor cows and breeding those that have performance ability as revealed by the test-bottle and the scale. One route-statistician, having an unusual amount of initiative, has organized a lyceum among the farmers in his locality that meets every two weeks. Debates among the members are arranged, and public speakers are brought before the farmers occasionally to discuss current topics of interest to them. He has also organized a magazine club among his farmer co-operators and interested them in the movement for "good roads."

The bringing together of agricultural theory and agricultural practice is a vast undertaking, and he who

believes that all practice is underlaid by theory cannot help but be impressed that in the work of extending the theories of agriculture this

new method of establishing statistical routes in agriculture communities is a wise and useful move to that end.

The Best Remedy for Weary Brains

GRAND MAGAZINE.

Opinions differ as to what is the best way to recoup the brain after hours of stress and strain upon it. Sleep is probably the favorite remedy of the largest number, but then there are people who can bring forward other remedies which they consider equally efficacious. We reproduce a few of the opinions given by various celebrities in the Grand Magazine.

THE Archbishop of Canterbury: "At one time," says Mr. Arthur Sheppard, private secretary to the Archbishop, "Dr. Davidson, who works now on an average sixteen to eighteen hours daily, much of which is committee work of an exhausting character, used to enjoy a canter on horseback, but now he rarely finds time for such exercise. At college he was an expert in the game of squash racquets, and sometimes now, though rarely, he is prevailed upon to take a turn. It is a wonder to many of who know the amount of the Archbishop's work how he accomplishes so much without more or less regular exercise. The best change that he recently experienced was his American tour, though this meant to him a somewhat heavy programme of engagements on the other side."

Rev. R. J. Campbell, M.A., of the City Temple, says: "I love a horse, and when at Brighton my horse knew my step in the stable and would follow me about. At that time a canter across the Downs provided me with the recreation I needed, and restored me when I felt overworked. Since living at Enfield I have not found opportunities for indulging in horse exercise, and, owing to the distance from the City Temple, I find it necessary to motor. To me, motoring is a

most exhilarating exercise, and I enjoy the rapid movement through the country roads. Another relief to me, who have to spend so much time in the study, is the outdoor life I live at Enfield. After long and close application to theological themes I can obtain the recreation I stand in need of by a turn through my small farmyard or glass-houses, or a game of bowls on the lawn."

Dr. Hermann Adler, Chief Rabbi of the United Hebrew Congregation, says: "I have at all times found reading to be the most effective and delightful restorative for a tired brain, and though an omnivorous reader in German, Hebrew, Oriental, and other languages, usually choose books of a theological, historical, or literary character rather than one of lighter tendency, though, occasionally, I may interpolate a novel or two. As far as possible I make my annual vacation a complete rest for brain and body, though I never engage in any outdoor sports, such as golf. I can appreciate an occasional cigar, but invariably turn from the strain of executive, preaching, and public duties to my library, and then preferably to the collection I possess of MSS. and printed books in Hebrew literature."

Dr. Clifford says: "My day is us-

usually divided into two or three definite portions. The whole of the morning until twelve o'clock is devoted to study, except when I am away from home. From twelve to one I usually spend in the Park, walking at a quick pace along the pathways under the trees. This I find a great relief and a most pleasant recreation. Following lunch I obtain, as a rule, a rest and sleep upon the sofa. Nothing so completely restores me as a nap. My family safeguard me from interruption for half an hour or so whilst I curl up for a sleep. I can sleep almost anywhere. The longest railway journey never tires me, providing I can secure some sleep. When I take engagements to speak at meetings in the provinces my hosts usually arrange facilities so that I can obtain my midday nap. When this is secured I am ready for the evening meeting. If I experience difficulty in obtaining my ordinary amount of sleep it is a warning to me that I am not in my usual state of health. At one time I used to take horse exercise and experienced great relief in consequence, but in later years walking has proved my best recreation. When at college I was fond of jumping, and even now, though nearer seventy than sixty, jump upon the parallel bars as the opportunity occurs. A mental relief is novel-reading. I can appreciate good fiction and do not hesitate to preach upon the subject of a novel."

Dr. Haig Brown, long headmaster of Charterhouse, has something particularly interesting to say: "I hold that so long as life remains in the body, 'the brain'—i.e., the centre of mental activity and bodily sensation—wherever it may be situate, never tires. It works incessantly. During waking hours it is closely connected with the physical nerves of the body

and does the work of the engine which drives the train of thought and sensation. In the hours of sleep the engine is detached from the train—i.e., from the nervous system—and consequently ceases to act upon it, but it is still actively engaged in a process called unconscious cerebration. That the activity of the brain continues during sleep is shown by our experience of what happens on the border line between sleep and waking. In those few moments its connection with the physical nerve system is only imperfectly renewed, and from the imperfect renewal results the grotesque fancies we call dreams, which, despite of their imperfection, seem to prove conclusively that 'the brain' has been working during the hours, but that its operations have remained unknown, owing to its detachment from the nerve system. But the physical part of our system is exhausted by the constant work of its registration of the activity of 'the brain' and by the efforts made to give effect to this activity. Some have sought a remedy for the exhaustion from overwork in the adoption of a different line of intellectual activity, but such a remedy can hardly be effectual any more than we could cure the fatigue of limb resulting from a long walk by traversing a different road. Others have tried to find refreshment by strong physical exercise. This, again, must be a failure, for if the theory advanced at the beginning of these remarks be correct, it is the physical system that requires rest, because it has already been overtaxed by the tyrannous demands of 'the brain.' It would seem that the remedy must be sought elsewhere. So far as my own experience teaches, it can be found nowhere but in an appeal to 'tired Nature's sweet restorer, balmy sleep.' During the

time of my life when my labors were heaviest I formed a habit of commanding sleep, and I have often found that a brief slumber, sometimes of not more than a quarter of an hour, refreshed and restored the weary powers to a remarkable degree. It is said that the first Napoleon exercised such a power of will, and no doubt many persons of less distinction than he have used it. They have found that the temporary detachment of motive-power of 'the brain' from the nerves, with which it imperiously acted, sufficed to give new vigour to the system and enable it to make further effort. The theory of detachment here indicated is no novelty. There are many scattered kinds of it in the poetry and philosophy of all ages. Ovid, in his 'Metamorphoses,' speaks of rest of 'the brain' (*animi*) which soothes the spirit worn out with the work of the day and recreates it for fresh labors. Pliny, in his 'Natural History,' tells us sleep is nothing but the retirement of 'the brain' (*animi*) into its innermost self. Such illustrations might be multiplied."

Mr. Frederick Harrison: "Brains differ; so do temperaments, habits, resources, tastes, age. What rests one man kills another. What cheers one wearies the other. Preliminary questions are: How much—in what way—is your brain tired? How long can you rest? What can you afford? What do you like best? If seriously fatigued, consult your medical man: if slightly, take up what you enjoy. The only general specific is change. I have all my life taken care not to tire my brain. If I ever did, I would travel to Japan and China. But few people can take, and some dislike, a voyage. Many over eat themselves and soak themselves silly with tobacco and 'bridge.' "

Dr. W. H. Fitchett: "The best recreation for a tired brain I find to be, not cessation of work, but change of work. When I am tired, for example, with platform work—lecturing or preaching—to sit down at the desk and do a bit of literary work is a change which has almost the effect of recreation. Or, if the brain has grown tired with historical research, to take a plunge into a novel or a book of travels is rest. But the best tonic for a tired head is some physical exercise in the open air and the very best form of such exercise for a middle-aged man with overstrung nerves and a tired brain is golf. Solitary golf is better than a foursome; an afternoon spent in a wrestle with bogey is a sort of nepenthe to the brain."

Sir Gilbert Parker, M.P.: "I should say that in every constitution having its own idiosyncrasy there is some particular recreation which suits it best. For myself, I find refuge in a variety of recreations, and plead guilty to the antique shops, to music, to reading, and to golf; and I think I would have the reading supplemented by the antique shops and the golf supplemented by the music. I cannot confine myself to one recreation as the best stimulant to the tired brain."

Sir Wyke Bayliss, President of the Royal Society of British Artists, says: "My idea of sport and games is to be found in something I wrote six years ago, when I said: 'There is one thing I like to recall, and that is my skill at chess. Chess was always a delight to me, and I greatly wonder that so few players are found among artists. Ruskin was a great lover of the game, as have been many of the most distinguished men of letters. Turning as it does on such high faculties of imagination, analy-

sis, synthesis, the chess-board should be found in every studio. In this, also, as in everything else, my father and I were chums, and, while still a child, I could beat everyone I knew but himself. Staunton, who was a friend, could give me only the smallest odds; he could not give me the odds of playing without smoking his pipe. I could easily play half a dozen games simultaneously without seeing the board. Now, for the merchant, who has no cares when he leaves his office; for the parson, who has nothing to think about but his next sermon, and doesn't think much about that; for the lawyer or doctor, who learned all they wanted to know in the days of their youth; for the Parliament man, who has only to stand in the Lobby and feel which way the wind whistles through his brains, it is all very well to take life easily, to sing or dance, or go to the theatre, or play tennis, or take a boat up the river. But for the artist, who never can lay the ghosts which haunt his brain—who, day and night, and night and day is seeing what no one else can see—visions that he is striving to crystallise into beautiful and permanent shapes, who wears his life out in honest work that makes the brain sweat; for the artist, I say, some quiet, simple, easy, unfatiguing, refreshing recreation is needed, and I find this in chess.' To these views I adhere to-day in every particular. They are as true now as six years ago."

We will now give the opinions of two practical men of business:

Mr. George Jacob Holyoake says: The first restorative for a tired brain is sleep, if the owner of the brain can get it. Newness of scene—if that be possible—is refreshment. To an active mind doing nothing is only another form of weariness. New oc-

cupation is exhilaration. Change the thought by books of entertainment, or music, or agreeable society—but not too much of anything. If a person is a cereal-eater a little meat will be useful; if a meat-eater cereal will be helpful."

Mr. W. N. Whympster, Secretary of the Corporation of the Royal Exchange Assurance: "Sleep is the obvious answer. Probably 'amusement' is meant, however, and then the amusement of younger days is hardly likely to be the recreation suitable to a maturer age. Speaking for myself, I should say that, having more or less successfully kept my bodily frame as vigorous as possible, I can find relief from the strain of work in lawn-tennis, squash racquets, and in shooting and fishing. The last is certainly the greatest help to me when brain-weary; a few days among sea trout on a Connemara loch invariably produce a state of 'world-forgetting' which enables one to feel no annoyance in thinking one is by the 'world forgot'; and then you are nearly ready for work again."

Sir Michael Foster, M.P.: "Sleep is the best and truest recreation, or, rather, recreator of the tired brain; but we can't always command sleep when we need it; and, moreover, some of us, at least, who enjoy being conscious, are unwilling to add to that great sum of unconsciousness, that sleep, which, in one sense, robs us of nearly one third of our lives. We seek some means of resting only that part of the brain which is tired, without driving consciousness away from the whole brain.

"The essential point of such recreation is that it should be sufficiently interesting, sufficiently exciting, to keep away from the brain all those thoughts which had previously

tired it. Hence, mere mechanical exercise, the dull grind of a 'constitutional' walk, is inadequate. There is not enough in the walk to drive away the living thoughts; besides, exercise itself, especially if heavy and prolonged, itself tires the whole brain—the already tired parts as well as the rest. Exercise may have an indirect beneficial effect on the whole brain by helping to neutralise the errors of digestion and nutrition which come from the tired brain, but,

even for this, heavy work is undesirable. The best recreation, then, is some light work which takes away the mind altogether from the work that has tired it. I myself find this in gardening. Amid my flowers, 'the cares that have infested' part of my brain, 'fold their buds and flee away.' I forget all about them for the time, and, meanwhile, find in the muscular work to which gardening invites me all the indirect benefits of light exercise."

The Second City of the Empire

BY WILLIAM HYDE, IN PALL MALL MAGAZINE.

William Hyde is an artist and he describes the great city of Liverpool as only an artist or a poet can describe it. His pen pictures the city's scenes, its buildings, its shipping and its people in words that charm and enthrall. In the Pall Mall Magazine, where the article appears in full, he has enriched it with a number of paintings that add greatly to its value.

IMAGINE a pool—an inlet of the sea with something that grows in a natural manner at intervals on its margin, that increases until it forms a fringe where land and water meet; imagine a growth spreading inland from this, which sends out strings and veins farther and farther still, and you will have in analogy the history of Liverpool. First a dock (the first with flood-gates in Britain); then another, then more, then a fringe of docks, and at the present day over seven miles of magnificent engineering, where the largest ships afloat are daily handled with all the known forces of mechanical science, forming one of the greatest seaports in the world.

The volume of its trade is enormous, and is increasing; cotton, corn, wool, timber and cattle pour into the port. The raw material of the food and clothes of Britain is thence conveyed by a veining of railways and

canals as the life-blood of its trade. Humanity in a great range and variety flows through the streets and wharves of this world-port, from half-barbaric Russian peasants in sheepskins to the latest type of luxurious feminism from American cities. On a Summer morning the first impression is that of movement and activity; as the sun shoots its rays down the broad streets sloping to the river, modern house-fronts, gilt lettering, plate-glass shop-windows, glitter in the sun. There is a curious eagerness in the quickly moving people, more rapid and intense than in the busy streets of London. Electric tramcars keep one's faculties on the stretch to avoid them, as they whirl through the streets. An electric railway runs overhead, with a sequence of trains passing every dock. There are railways under ground, under water; and these visible and invisible have over a hundred stations

about the city. One feels breathless, eager, with a sense that a net has closed about one; that individuality, feeling, sight, have been captured by some skilful combination of wires and rods.

But what is this? While the senses are occupied by the mechanical activity in the streets, one is suddenly confronted with— A part of ancient Rome? A smoke-stained Grecian temple? Is it the grandeur and dignity of the ancient world? Here! in a web of mechanical wires and lines! In an isolated space a vast grey temple portico rises up from flights of steps, rigid in massive simplicity, dark, portentous, whose Corinthian columns reflect only sombre tones, which seem to have a hypnotic power as one looks on them. It is no fantasy. It is St. George's Hall, one of the chief glories of Liverpool. More impressive than beautiful, there is no other building quite like this in Britain.

It seems that here a hard-headed, intellectual people are paying perhaps an unconscious tribute to a past ideal, with the incarnate desire that is in all humanity for expression through art; though one of the great liners in the pool below would carry the freights of an antique fleet, and one of their hydraulic cranes would swing a Carthaginian argosy as a child swings a toy on its finger.

Around this isolated mass of Greek architecture are others of similar but less degree, which contrive to keep up the analogies of forums, capitols, parthenons: a tall column with a statue of the great Duke of Wellington; and the Walker Art Gallery, a fitting casket for the many jewels of British art within. There are civic buildings, besides, of law and government, with a museum and the rest, all detailed by many guides. Gathered about

these are the statues of men who gave, who led, who governed; men whose benevolent instincts caused them to wonder whose wealth they had acquired, and how some of it could be employed to help the imperfect human law between man and man.

In these Liverpool streets the eye is seldom unoccupied with some kind of Palladian or pseudo-classic erection—domes, or porches, or fronts appearing generally above the grey and smoky vistas.

Those most potent magnates, the Mersey Dock and Harbor Board—the commercial equivalent of the ancient Venetian Council of Ten—the committee of experts who control the docks, are building a palace which will overlook the most characteristic and historic spot in the city—the Pier-head and Landing-stage. Thus, the oligarchy of Liverpool may look out of their English Renaissance windows on the scene of the city's early struggles with the currents of a storm-beaten estuary and the drifting sands of an insecure anchorage, with the complacency of one who "has had losses," but who has since grown rich, and has "everything handsome about him."

The romance of trade has few examples to equal this rise to wealth and importance of an obscure seaport, engaged only two hundred years ago in a small carrying trade.

On the opposite bank of the Mersey is Birkenhead, a youthful rival to Liverpool, but steadily creeping up in importance. Here are immense docks, cattle landing-stages, lairages, and ship-building yards whence come naval ironclads, ocean liners and canal barges; one of the most complete ship-yards in the kingdom. Right up the Cheshire bank of the Mersey are groups at intervals of

docks and shipping, with a famous anchorage for Atlantic steamers. At Eastham the Manchester Ship Canal begins, at a tremendous piece of engineering, costing about £14,000,000. Three large sets of locks regulate the inland waters and tidal water from the sea, railway bridges swing across on pivots, ocean steamers pass up and down between them.

Fringeing one of the ancient pools, dammed up by stone embankments, is Widnes, a conglomeration of all that is abhorred by idealists, and not without cause. The smoke that trails from the chimneys of this nest of chemical works is of full volume, many colors, and curious flavor. One looks at it from the calm reaches of the canal with a sense of awe, and wonders if these alkali works are not colonies of demons and spirits from the underworld.

But no! the most potent spirit here is that of science. The powers evoked form essential ingredients for the present age, and this patch of tall chimney-shafts, looking like a rank growth of fungi on an evil spot, is one of the pieces of the world's chess-board on which men and nations are playing an endless game until the mysterious destiny of the human race is accomplished.

A great ship lies here in the Mersey, an instrument of fate to thousands, to whom the far-off lands beckon, for the blue Peter is flying. In the core of the vessel where its heart beats, in the centre of a ribbed and riveted iron shell, lie the cylinder and piston which conquer the oceanic distances; for an invisible but mighty force, the human intellect, has bound down fire and water by ringed and tempered metal to move them at will. Beyond, through iron doors, one sees the half-nude, coal-stained figures of the guardians and feeders of the mys-

tic element that glows behind a range of furnace doors. That glittering steel arm, the piston, now at rest, is a symbol of the modern spirit. Every stroke it makes means some degree of wealth to different degrees of men, and those silent, watchful, lithe figures about it are bound with it as links in a chain of necessity, one end of which is in the stifling stoke-hole of the liner, and the other, through link upon link of varied interests, is in the merchant's palace.

Built around this beating pulse of force is a maze of multiplied contrivances, for convenience, for luxury; a floating hive of close-packed cells, where for a little time is gathered together an epitome of mankind. Here, in close touch, but still divided by invisible social distinctions, are the careworn man of wealth, the astute emissary of great corporations, the distinguished soldier, the trader with his samples, the eloping adventuress, the skilled mechanic, the social failure, the Ambassador of State. Here are heavy-faced peasants from the sighing pine forests of Northern Europe; and the blue-eyed, sweet-faced woman of English pastoral life. They are all ticketed and numbered, and endowed with the right to some little cell in the tier upon tier of passages and cabins in this hive.

Up above the bustle, watchful and serene, is the commander, whose finger is always on the pulse of the leviathan machine; surrounded by his pilots and officers, one of whom speaks through a large cone, and as he speaks, the answering signals from the tugs' sirens keep the air in a constant vibration, with hoarse, half-musical sounds. And then, as gangway after gangway is withdrawn, and rope after rope cast off, the great sea-monster throbs, smokes, groans, and shivers, is awakening to life.

Lines of faces look down to the landing-stage beneath them, lines of faces look upwards, that may never look in each other's eyes again. Pale are some, rigidly staring others. There are tears, cheers, trembling hands, a fluttering of farewells; then bellsounds strike the ear, the blue Peter comes sliding down, and the great ship slowly wears out into the wide estuary, pointing westward, bearing hopes and fears down the river into the gateway of the ocean, where the great steel arm begins to work, restlessly, resistlessly, day and night, till it reaches another shore. Soon the whole disappears in the haze of the setting sun, a speck that has vanished in a great ocean, a symbol of all our lives.

A familiar incident this at the Landing-stage, a stage of many dramas, making chapters in the unwritten story of humanity. It is a nerve-centre of the city's life, the scene of incessant movement and changing interest. Steam ferries crowded with passengers come and go every few minutes. Merchants, clerks, laborers, shopmen, fresh-looking girls, school-boys, pour across the gangways. Glistening seagulls whirl about them, and the distant clang of hammers beating on the opposite shore, with the hoarse roar of steamships' signals, makes an incessant undertone of sound. Business and pleasure jostle each other. Here are the steamers crowded with holiday folks from the industrial districts, bound for Wales, Ireland and the coast resorts; a laughing, chattering crowd, with the flushed, excited faces of children, of woman, many showing their Celtic descent in an exquisite refinement of feature and beauty of expression.

Behind the fringe of granite quays and docks on the bank of the Mersey runs the overhead electric railway.

high above this panorama of maritime success. For a few pence one can travel to and fro, a moving and excited spectator of the varied life below. Beneath, the iron monsters are lying in their berths, idle, expectant, disgorging or absorbing as the time befits; they look like inanimate Gullivers tied down with ropes, with Lilliputian figures about them, patting them with hammers, painting them with brushes, and filling them with endless packages.

These beings occasionally swarm up the railway stairs into the rapidly moving trains. A stoker, glistening blackly, gets into the carriage.

Pointing to a great steamship, crowded with human forms, far out in the haze of the Mersey, I ask, "Is that the 'Campania?'"

He shades his eyes with his hands. "Yes," he replies; "she's just in."

I ask a few more questions, and terse intelligent replies are given in a delightful North-country accent. The names and history of these ocean monarchs are household words; their birth on the Clyde or Tyne, their length, tonnage, horse-power, the meaning of their flags, are all related between the puffs from a cutty, as a man reckons up his family.

Another man enters (Scandinavian descent, a tarry blue-jacket, with knotty hands). Pointing to a sailing-barque being warped out of Broeklebank Dock, I ask, "What is she doing?"

"South America for timber," is the reply.

"That seems an old ship for an ocean voyage. Do these come back here?"

"Sometimes," he replied, with a curiously significant glance.

"Will this one come back?"

"God knows," he said.

The two words were spoken quiet-

ly; but they matched his clear-cut northern face, and contained all the secrets of the sea.

A little farther was a small crowd of figures in one of the older docks, just inside the palings. I had but a glimpse, but it will last for years. Lying flat on the edge of the granite quay was a something, partially covered by a sack. Two high seaman's boots projected from it, glistening and wet, and a dock policeman standing by it kept back with his arm a group of laborers. Yes, God knows!

On the land side of the railway are long, grey vistas, running up between tall warehouses. Each flashes some glimpse of meaning, too stern, too utterly utilitarian to be called ugly, with a background of factory shafts, grimy railway arches, gasometers, and the slated roofs of the people—seven miles of “the blessings of civilization.” At Hercauneum Dock I descended and wandered into details. I made my way cautiously over the narrow bridges on the giant flood-gates into a world of cranes, massive masonry, twisted cables, chains, and anchors. I saw huge propellers hanging in the air above me with the bottoms of steamers; afraid instinctively of being crushed, yet ever fascinated by the situation.

The faces of men of all nations greet one, looking over the sides of vessels, looking out of sheds, cabin doorways, grouped about pier-heads, all kinds of men—deck-hands, mariners, laborers, dock officials. Everywhere are lorries, trolleys, railway trucks, on roads, on lines (one meets a whole train in a street, with a man ringing a bell in front of the engine, as though it were lost and he were the town crier). One dock is a haunt of peace, another frantic with excitement: a gamut of sounds roaring

there from ship's syrens and curious muffled sounds of steam.

On a lorry drawn by three horses there comes a load of draggle-tailed bales, bound by iron bands, an uncanny-looking mass of dirty, white, drift, shifty, vaporous-looking stuff—raw cotton! Out of this substantial material huge industries are built. It left an odd sensation as it passed, for like a phantom it seemed to reflect no light. As I felt my way about I met it frequently; it drifted about in wisps and wraiths, prevailing everything like a spell. I found it piled in countless bales in sheds, coming up out of dark holds, swinging high overhead on cranes, overflowing from lofts, and drooping down from their doors in streaks. Then I found grain, also piled in heaps, lit up by gleams of sunlight through open doorways, and hidden in gloomy shadows of wharves and warehouses, brown and golden studies of light and shade. I found men shovelling golden maize into sacks, men dragging bales of wool, rolling barrels; men sitting on these, men with the thin yellow face of poverty, some eating scraps of food.

I watch a long column of men gradually being paid wages at the little window of a small shed; they keep in queue, and take their share of the wealth about them with a curious gravity. From behind a gate I watch them, unseen, with an ill-defined sense of resentment: the impression they make is always of something grey—grey faces, grey clothes, grey hair, grey life and surroundings; the young and the old are stamped with it. As they pass across a streak of sunlight, their heads and faces are thrown into hard light and shade: they are like a series of Durer studies, and some exhibit the marks of a high race, yet this strange riddle of existence can-

not be judged by appearance. The whole of this complex materialisation is involved in a web of paradoxes: one looks from these grey workers to the huge warehouses, which now seem not unlike Norman castles, but their solid walls, their iron-ribbed floors with tons and tons of wealth, are mostly the outcome of a thin vapour—steam. Most of the wealth of Lancashire rests on the light airy gossamer which the cotton-seed grows; great cities, solid visible possessions with births, deaths and marriages in them, rest on “trifles light as air.” One feels it personally as one creeps on a narrow slip of quay between the iron walls of the liner’s side and the stone walls of the warehouse, over six hundred feet of compression with a ribbon of sky above; here men, steam, cotton, are bound down under enormous pressures to serve the purpose

of someone or something, and even to be gambled with.

Standing on the Landing-stage at Liverpool one may see, amidst the glimpses of its shifting drama, hints of other things—some lovely profile, with the Celtic dower of beauty, some glance of eyes expressing the mystery of nature’s solitudes in their depths. Just at hand is a glistening bank of sand, at low water the haunt of screaming gulls; and one may vision out of it the reed beds, the pale gleaming waters of a grey sea-marsh pool, and the solitude of its mysterious past; and thus one may for an instant look through the substance of the material world, and this mechanical life of monotonous haste, with a throb of disdain, when the hoarse roar of the machinery of necessity is for an instant silenced, and one hears only a still, small voice.

The Americanization of Paris

BY ALEXANDER HUME FORD, IN THE WORLD TO-DAY.

The American colony in Paris has reached such proportions as to be of considerable commercial significance. Nearly every progressive American industry has its branch in Paris, and a far-seeing French law has brought it about that many factories have been built there. Shops in which American goods are sold dominate the business streets. Life insurance companies have erected handsome buildings and even American newspapers have Paris offices.

THERE is a permanent American colony in Paris as large as the metropolis of many a southern or western state. In the Summer time and until late Fall, the heart of Paris, the very centre of France, is more American than French, and the predominant language spoken within sound of the Grand Opera House is English with a nasal twang, while within the great marble edifice itself, an American prima donna holds forth at the head of the French company of

singers. In fact, the American invasion is apparent in almost every part of the gay French capital.

Jane Noria, wife of the American secretary of the chamber of commerce in Paris, has, for some time, been the favorite Marguerite of the Grand Opera directors and the public. At the Moulin Rouge, the most famous resort in Paris, “The Belle of New York” has had a long run, and the American cake walk — or “cak-walk” as it is called in France, has been the rage for several

seasons. The penny-in-the-slot phonograph parlor has revolutionized Paris—and thereby hangs a tale.

When France awarded the Volta prize of \$10,000 to Alex. Graham Bell for his invention of the telephone, that astute American spent every cent of this sum perfecting the phonograph, and the company organized to exploit its marvels secured an entire building on the Boulevard des Italiens; here the Parisiennes were invited at a penny apiece to listen to their famous singers, speakers and actors. The penny-in-the-slot idea took like wild fire and the American phonograph parlor gathered in thousands of francs per day. An American company was trying to make its way supplying Paris with electric lights, and the phonograph people joined hands with the new enterprise. Of a sudden one evening the building on the Boulevard des Italiens glared from garret to basement with a perfect blanket of electric lights. All Paris turned out to see the show and a regiment of gendarmes was detailed to keep the crowd moving. The prodigality of the American store was first denounced, then imitated, until the boulevard blazed with electric lights from end to end, and Paris by night became as bright as upper Broadway during the theatre season.

A nephew of President Garfield is the chief engineer of the Thompson-Houston Electric Company in Paris, and other Americans are in charge of the Westinghouse plant in the French capital. These two Yankee concerns supply the light and electric power of Paris; moreover, the trolley system is American, and the electric locomotives that haul passenger trains into the greatest depot in Paris do so over twelve miles of

Yankee-built electric railway, while the electric cars that take tourists over Paris, to and from the tomb of Napoleon, are American, and operate over rails and equipment brought from Yankeeland. Even the magnificent automobile coupe of the American consul, bought at a French factory, turned out to be more than half American, every part of its motive machinery having been imported direct. There are two American automobile factories in Paris, and in all electrical work the French depend upon American genius for the initiative.

In the building of their houses the Parisiennes are beginning to adopt American ideas. The Countess de Castellane imported her marble palace, piece by piece, from American quarries, and the newer hotels are advertised as "American" in every respect. American plumbing is the only kind known to the Parisiennes, and our Harlem flats are being imitated most accurately. Radiators of American make heat the great apartment buildings. The Government encourages the adoption of Yankee ideas in the reconstruction of Paris, and quite recently decorated the office building erected on the Boulevard des Italiens by a New York life insurance company, and relieved it of taxes because it was the finest business building in Europe. Not only that, but the Paris representative was decorated with the Cross of the Legion of Honor, a decoration given almost at the same time to James Hazen Hyde, not because of the Cambon dinner, but because the insurance company he represented had bought and owned more French Government bonds than any one corporation in the world. The three great American insurance companies

own an immense area of property surrounding the opera house. Already the Americanization of the Paris office building has begun.

The newer office furniture of the Parisiennes is, of course, machine-made American, but in the previously mentioned American insurance building on the grand boulevards, there is a commingling of French and American ideas which is rapidly becoming typical of the entire capital. French thrift and Yankee enterprise greet you as you enter the gorgeous entresol. There are the Yankee elevators, lifted by electric power from an American plant, but there is no starter, nor is there any one in the elevators to operate them. In surprise you enter and sit down, at once the doors close and automatically the electric power is turned on. You press a button before you, indicating the floor at which you wish to alight, and up you go. Automatically the elevator is stopped at the right exit, the doors slide open and you walk out; when the doors close behind you of themselves the elevator obediently descends and the current is turned off, not a volt wasted, and no elevator man's wages to pay. In the offices of this building there is Americanism run riot, yet it is all so subdued by French art that the spacious rooms of the vice-president and general officers are considered by Frenchmen the most superb palatial business saloons in the whole world, and they are the pride of France. There is certainly nothing in New York quite so tasteful and at the same time resplendent with solid polished mahogany and priceless Turkish rugs as this bit of commercial America in luxurious Paris.

It seems almost a bit of impertin-

ence that American newspaper buildings and offices should dominate the chief sites of Paris, relegating the great French journals to the back-ground and rear streets, where they are printed on American presses and with type set up by Yankee typesetting machines. There is one New York daily published in Paris, and its building is the most frequented on the Avenue de l'Opera. Facing the opera house itself, on the most conspicuous corner in Paris, is the spacious office of a Chicago daily, and opposite the Madeleine is the Paris home of a Brooklyn afternoon journal that supports an American lounging saloon which is the most home-like place in the French capital.

The famous Avenue de l'Opera is almost as American as it is French. Yankee dental parlors occupy whole establishments and their "touters" are as numerous as on Sixth avenue, New York, or State street, Chicago. Tiffany has his great display on this avenue; the American consulate occupies a place in one of the numerous American life insurance buildings on the main French thoroughfare, where whole stores are used for the sale of American shoes, and almost a block for the showrooms of an American camera concern. A gorgeous bookstore, outvieing any in Paris, attracts the stranger to Brentano's, and everywhere one recognizes the names of American firms that have crowded out Frenchmen in their own capital.

The foreign headquarters of "The machine that writes," are located on the Boulevard des Italiens; here the French maids and youths are taught shorthand and to use the typewriter, although the American idea of employing female stenographers is just beginning to gain ground, as is the

Saturday half-holiday, which has been inaugurated by the American concerns in Paris and is rapidly spreading to the French houses. The American shoe, however, has made a complete conquest of Paris, and several factories for turning out Yankee shoe-making machinery have been built in the suburbs. As it is, every machine-made shoe in France pays tribute to American stockholders, and the American shoe store stares you in the face everywhere in Paris.

There are Americans in Paris who live exactly as they do at home, and there are other Americans in Paris, some of whom have resided there for thirty years, who are not aware that any American commodity can be purchased in the French capital, although they unwittingly patronize Yankee products every day they live. It is said that the Frenchman will never take to the American folding bed, but certain it is that he is quite content to be awakened by a New England alarm clock, and in the Americanized flats he may now take a morning hot or cold bath in a Yankee tile bathtub rather than buy his hot water from the man who sells it on the street and brings it upstairs—tepid—by the pailful. If the signs on every dead wall of Paris are to be believed, the Frenchman is becoming acquainted with our breakfast foods, and certain it is that he reads a newspaper printed on an American press, rides on a Yankee trolley car to his office furnished with American furniture, dictates his work to a Yankee typewriting machine and signs his letters with a Connecticut fountain pen. At lunch it is doubtful if he is not served some of the chilled or canned beef we now send to France in large quantities, and it is pretty certain that his

wine is blended with the fiery claret of California. The only mixed drinks available are at the numerous "American" bars, and for the teetotaler there is the American ice cream soda which has at last invaded the candy stores of Paris. In fact, one becomes Americanized in Paris without realizing the insidious fact.

Paris shop windows, once the wonder of the universe, decorated semi-annually by high-salaried past masters in the art, are now re-stocked weekly by indifferent clerks, that the American visitors may see the great variety carried in stock. The one beautiful attractive window on the Avenue de l'Opera is that of an American sewing machine company. Behind its immense plate glass windows are gems of tapestry worked on the American sewing machine. In window lighting and decorating the American firms in Paris now set the pace for the Frenchmen.

Not so long ago London was the headquarters for all things American. Nowadays, however, various German and Mediterranean lines carry the tourist direct to the mainland and the little island off the coast of France is forgotten by the sightseer, who has but a limited amount of time at his disposal and is anxious to reach Paris, and loath to leave it. Moreover, the business houses have discovered that Paris is one day nearer all Europe by mail than is London. The American express companies began the exodus by changing their head offices from London to Paris, and the life insurance companies finding they could secure one franc of business in France for every dollar of American business, followed suit, and then to encourage the movement, the French passed a law that no patent would hold good

in France for more than two years unless a factory for the manufacture of the article patented was erected on French soil. No such law exists in England, so there was a rush of American manufacturers to Paris. To stand within the letter of the law, factories for repairing sewing machines, typewriters, typesetting machines, electrical devices, and every kind of Yankee-made tool, began to spring up in and about the French city, while in its centre, office room for the Americans rose to a premium. At a radius of a mile from the opera house there is a circle of American factories and repair shops in Paris, and another nearer the fortifications; but it is beyond the walls that, north, east, south and west, regular working men's suburbs are springing up about the Yankee machine shops in which are invested millions upon millions of American capital. The Westinghouse suburb bears the French equivalent name for "Bracketown," and instead of exciting any jealousy, the American invasion is looked upon by the Parisiennes as a godsend that causes Yankee dollars to flow into their pockets.

The American managers sometimes have interesting encounters with their French employes. At one great Yankee manufacturing plant on the outskirts of Paris, the brisk young overseer from Ohio announced in his best French that the factory bell would ring for five minutes at nine o'clock every morning and that any workman not within the gates at the last stroke would be shut out for the day, and if he repeated the offence he would be warned and the third time dismissed. There was an uproar, such as only occurs in a French workingman's village, but the American was firm and, moreover, he

refused to permit his hands to begin to wash up at five thirty; they were kept at work until six sharp, and fined for every piece of material they wasted. It was not the French way, and they protested, but when Saturday came around and they were dismissed at noon with a full day's pay, there was nothing they would not do for their beloved American manager. They are quite willing now to adopt Yankee methods, even to the training of each workman to make but one small part of the machinery in hand. The new Yankee labor-saving devices were always a puzzle to the French artisans and their fingers never became as nimble as those of the American workmen, but when the labor-saving machinery was disabled it was found that the French workmen, with the most ordinary home-made tools, could turn out the most delicate work, while their Yankee comrades, accustomed only to use the latest devices and cut out but a single piece of machinery, were at a loss. The American managers are now compromising, and adopt both French and Yankee methods, with the result that better work is turned out of the Franco-American factories than from any other.

There is one point at which the French draw the line, and refuse to be Americanized. In no French or American business house or factory in Paris is water taking the place of wine at the lunch hour. An American express company boasts of owning the only water cooler in France, and the French customers look at it in wonder, or turn the cock to wash their hands, but as for drinking water — never! And the Americans in Paris very quickly fall into the same habit.

Perhaps the most interesting phase of the American invasion of Paris is the attempt of some of the daily newspapers to introduce advanced Yankee ideas of journalism. That Paris is not yet ready for such a radical change is evidenced by the fact that several of the leading French journals are set up in a single large room where a number of girls are taught to use the keyboard of the American typesetting machines. Should the wrong editorial slips be handed out to these industrious young women, all Paris might be set by the ears, for the forms are made up here under the eye of the American manager and sent to the various French newspaper offices, or run off on a press in the adjoining basement and the papers delivered in bulk to the publishers. Until a sufficient force of American correspondents in Paris learn the French language

and man a Paris newspaper, the Parisiennes are not likely to acquire any accurate knowledge of the power behind an up-to-date press.

More and more rich Americans are making Paris their second home. For social battle they spend the gay season in London, but Paris is their resting place. During the pleasant Summer season the city puts on its holiday garb for the benefit of the hundreds of thousands of pleasure-seeking, money-spending Yankees who support its hotels and shops. The American merchant, not to be outdone, has established himself firmly in Paris, so that, taken all in all, certain sections of the gay French capital are becoming at least as American as polyglot New York or Chicago. The Americanization of Paris is as real as the Americanization of New York, for until late Fall, at least, both cities are deserted to the foreigner.

Traps for the Charitable

BY G. SIDNEY PATERNOSTER, IN GRAND MAGAZINE.

This article is an expose of the professional philanthropist who is most active just about Christmas time. Mr. Paternoster gives two or three examples of men who are ostensibly doing a good work, but who are practically pocketing the bulk of their collections. He demands some kind of protection against rascals of this type.

WHEN the appeal of Christmas tide rings in everybody's ears and hearts, the managers of every charity which has for its object the relief of distress naturally make their appeal for the wherewithal to carry on their work. Naturally, too, the bogus philanthropist finds the time a convenient one for making his own endeavor to participate in the undammed flood of charity, it is the business of the impostor to produce heartrending ap-

peals and he will not stick at a little falsehood in order to get the necessary amount of color into his narrative.

One of the London concerns always active at this season is known as the Little Arthur street Mission. Appeals on its behalf are literally poured out through the post at the approach of Christmas. This "Mission" is run by an ex-city policeman and self-constituted missionary named Reuben May. Exactly how

many years Reuben has been engaged in his philanthropic undertaking I cannot say, though he must be near celebrating his jubilee. During the whole of the time he has preached and collected, and collected and preached, but never, during the whole course of his professional existence, has he taken the public into his confidence as to the amount of cash which he has received. He can find plenty of money for printing appeals on behalf of his work, appeals adorned with appalling pictures of the poverty which he feels called upon to combat; but he has never yet had a cent to spare for giving an account of his stewardship of the cash entrusted to him.

May is, almost unique in this respect, for, in the majority of cases, the professional philanthropist finds himself sooner or later compelled to make an attempt to dissipate the doubts of the subscribers by the issue of some sort of report and balance sheet. It is worthy of note that in almost all of these cases funds are sought on behalf of some "Mission" or other, and that the begging circulars are usually distributed broadcast throughout the country, so that inquiry on the spot by those to whom the appeal is addressed is practically impossible. Such is the case in regard to a so-called Mansion House Mission at Camberwell, which is in effect the private enterprise of a Mr. G. W. Linnecar. As it is typical of a class some details concerning it may possibly prove of interest. One of this missionary's specialties is the appeal which he is accustomed to issue. It is drafted on singularly modest lines—he merely approaches you with a simple circular headed "An urgent appeal for half a crown."

Now the modest Mr. Linnecar was originally a seaman. He became "converted," left the sea, and set to work to convert others. He started preaching on Peckham Rye, and, being possessed of a good flow of language and a good memory for Scriptural quotations, he got together a following of working-class people who ultimately hired a railway arch for him to hold forth in. His reputation reached the ears of Mr. Spurgeon, who offered to take him into his training college for a couple of years, and a fund was started to maintain the evangelist and his wife during this period, Mr. Spurgeon himself subscribing £40 towards this object. About £150 had been raised for the purpose when a chapel in Mansion House square became vacant, and Mr. Linnecar, having full control over the fund raised for his training, went without consulting the subscribers and purchased the chapel in his own name. As the chapel was about two miles from the railway arch where his previous congregation had met, the members were naturally much dissatisfied, and he had practically to find a new congregation. This was the origin of the "Mission" which he has carried on ever since. The avowed object of his appeal is solely to supply the poor of the neighborhood with free meals and relief of various kinds. Yet from the very beginning down to the present time the main expenditure of the "Mission" has been the payment of the missionary's salary and expenses, and upon the upkeep of the premises and services.

How far Mr. Linnecar is justified in appealing for charitable funds can, however, best be discovered by analysing his accounts for a number of years. Going back to 1895 I find

that one-seventh only of the total amount collected was disbursed in charity. Mr. Linneear himself taking three-sevenths (£233 7s.), while the remainder went in the upkeep of the chapel. In 1898 Mr. Linneear drew £246 for himself, expenses absorbed £202, and a balance of £61 only was distributed for charity. In 1902 the gross income had risen to £955, including a balance of £274 brought forward. Out of this £90 was stated to have been expended in "charity, free teas, and gifts to the needy," while the balance of £865 was devoted to payment of Linneear's salary, now raised to £300, payment of mortgage interest on the chapel, Mr. Linneear's private property, and the upkeep of the place and the services, while £100 was carried to a reserve fund, the object of which was to pay off the mortgage debt on his own premises. The humbug of his appeals is pretty clear from these facts alone, and should be quite sufficient to prevent anyone who happens to receive his "urgent appeal" for half a crown to reserve it for some more worthy object.

It may be urged that Mr. Linneear is not a very great offender, and that his predatory operations result in the subtraction of only a tiny drop from the ocean of charity. Throughout the land there are dozens, hundreds, like him, obtaining their five hundred or a thousand pounds per annum from the charitable public, and, instead of spending the money in material relief, putting it in their own pockets in return for spiritual ministrations of very doubtful value to anyone. Their methods are simple. Provide them with a building of some sort where they can supply an occasional free tea, soup dinner, or cocoa breakfast, and you may

depend upon their imagination to do the rest. With the slightest substratum of fact the professional philanthropist can evolve an appeal for funds to carry on his work calculated to make the tender-hearted shudder, for, like the fat boy in Pickwick, he is overmastered with the desire to make the flesh of elderly spinsters creep. The conscience of the professional philanthropist is easily salved. "Is not the laborer worthy of his hire?" is a very comforting aphorism which would never fail to give it solace even should he ever be in danger of forgetting that "Charity begins at home."

The ex-policeman and "converted" sailors of the May and Linneear type are comparatively innocuous in comparison with some of the gentry who set up in the philanthropic line of business. In order to probe the lowest depths to which professional philanthropy can descend one has to study the careers of such men as the late Walter Austin. I have already referred to this worthy in a previous article, though on that occasion I made no mention of the methods by which he was accustomed to bleed his dupes. These methods are particularly worthy of study because he was only doing on a large scale—in his heyday he plundered the public to the tune of £20,000 a year—what many others are doing on a smaller scale to-day. When he got into touch with a benevolent gentleman he would deliver himself of some such epistle as this:

"We are in despair for want of money for food, as the children in our homes must be fed daily. Our banking account is overdrawn, and we have not a pound left! Our midsummer rents are also unpaid, and we are in great trouble just now

about that. We must raise the sum of £160 at once! Will you kindly send us a donation, as it would be most welcome? Pray let me hear from you by return of post, as I really do not know what to do. — Yours sincerely, Walter Austin."

This particular letter presents a picture of the professional philanthropist which could hardly be bettered. On the day following that on which the letter was dated, Austin gave a dinner party at his town house, to which between twenty and thirty guests sat down. The feast was provided by an eminent firm of city caterers and everything was done in first-class style. The dinner took place in August. The grouse was especially good, the peaches were perfection, and the champagne iced to a nicety. Imagine the philanthropist at the head of his handsome dinner table entertaining his score of guests with all the delicacies of the season, and then think of the picture he draws in the letter above—his story of children starving, the landlord pressing for rent, and a banking account overdrawn. There is only one thing needed to complete the picture of the professional philanthropist, and that one thing is supplied by the vision of a credulous public hastening to relieve him from his imaginary embarrassments.

Let me present another picture of Austin. He is in the Isle of Wight enjoying a seaside holiday at a residence which he had purchased out of the results of some of his appeals. But he has a wealthy subscriber on his hook, and this is how he instructs his confidential clerk to land the fish:

"I hope you had written the letter I sent you before you had written the second, otherwise he will wonder

why you did not reply to both at once. Your excuse must be that Saturday night's letters were brought to you before the other post arrived this morning as you were starting off in quest of money, and the reason you could not reply to his other letter until to-morrow was because you had not returned. It will never do to let him know that I have seen his letters addressed to you. We must not spoil him. I think he means well still, so be very careful, for God's sake; and you had better destroy or burn this letter, in case it gets into enemies' hands. P. is too good a friend to lose, and it is my telling letter of Thursday that has woke him up to do, I hope, some good for us. I never wrote a letter so carefully, and you know I can write heartrending letters when I like. . ."

Between them this precious pair of philanthropists spoiled—using the word in quite another sense than in the foregoing precious epistle—the benevolent gentleman referred to as P. of between two and three thousand pounds, duping him into promising to bear the whole supposititious cost of the work for a definite period. Let me give just one specimen of his "heartrending" appeals:

"It is lamentable that the Mission, that has been a blessing through Almighty God to thousands, should be allowed to sink for the want of a few pounds which many of Christ's children would not miss. All day long I cry, 'Lord help me.' My heart bleeds and my spirits are crushed. I cannot eat or sleep, and I am a broken-hearted man, longing for rest in my Heavenly home."

While penning appeals of this kind it should be remembered that the author of this loathsome cant

was living on the fat of the land, purchasing house property with his ill-gotten gains, running three or four private establishments, while the stock-in-trade of his profession, the few children he kept in his "Home," were hungry, dirty, and neglected. Here we have a rascal trading on the best feelings of his fellow men and women for his own selfish ends, abusing the name and forms of religion for the vilest purposes, squandering the money entrusted him for Christian work on the gratification of his own vile tastes and feathering his own unclean nest.

Society needs some form of protection against rascals of this type. In Great Britain there are probably hundreds against whom no man in his senses would venture to make a public charge of dishonesty, so carefully do they cloak their proceedings,

yet who are driving a roaring trade, laying up their treasure on earth, if not in heaven, at the expense of benevolent ladies and gentlemen who look upon them as mere passive conduit pipes for distributing the waters of charity. So long as the bogus philanthropist observes certain elementary precautions he is safe. The police cannot investigate his books, cannot challenge the bona fides of the accountant who puts his name to the "audited" accounts, cannot invade the local habitation of the "charity" and measure and price the work which is being done. Until someone is invested with the power to do all these things the more gullible section of the British public, a section which contains some of the wealthiest and worthiest members of the community, will have no adequate protection against the most pernicious class of scoundrels in existence.

The Durable Satisfactions of Life

BY PRESIDENT ELIOT OF HARVARD UNIVERSITY, IN *McCLURE'S MAGAZINE*.

In answer to the question, "What, for educated men, are the sources of the solid and durable satisfactions of life?" President Eliot gives some sound advice. First he emphasizes health. Next he requires a wholesome capacity for hard work. Lastly he demands living with honor. Every young man should read and profit by this admirable advice.

I SUPPOSE I may fairly be called one of the elder brethren; because it is fifty-six years since I came hither in the same grade many of you now occupy. So I have had a chance to watch a long stream of youth, growing up into men, and passing on to be old men; and I have had a chance to see what the durable satisfactions of their lives turned out to be. My contemporaries are old men now, and I have seen their sons and their grandsons coming on in this overflowing stream.

For educated men, what are the sources of the solid and durable satisfactions of life? That is what I hope you are all aiming at — the solid, durable satisfactions of life, not primarily the gratifications of this moment or to-morrow, but the satisfactions that are going to last and grow. So far as I have seen, there is one indispensable foundation for the satisfactions of life—health. A young man ought to be a clean, wholesome, vigorous animal. That is the foundation for everything else,

and I hope you will all be that, if you are nothing more. We have to build everything in this world of domestic joy and professional success, everything of a useful, honorable career, on bodily wholesomeness and vitality.

This being a clean, wholesome, vigorous animal involves a good deal. It involves not condescending to the ordinary barbaric vices. One must avoid drunkenness, gluttony, licentiousness, and getting into dirt of any kind, in order to be a clean, wholesome, vigorous animal. Still, none of you would be content with this achievement as the total outcome of your lives. It is a happy thing to have in youth what are called animal spirits—a very descriptive phrase; but animal spirits do not last even in animals; they belong to the kitten or puppy stage. It is a wholesome thing to enjoy for a time, or for a time each day all through life, sports and active bodily exercise. These are legitimate enjoyments, but if made the main object of life, they tire. They cease to be a source of durable satisfaction. Play must be incidental in a satisfactory life.

What is the next thing then, that we want in order to make sure of durable satisfactions in life? We need a strong mental grip, a wholesome capacity for hard work. It is intellectual power and aims that we need. In all the professions—learned, scientific, or industrial—large mental enjoyments should come to educated men. The great distinction between the privileged class to which you belong, the class that has opportunity for prolonged education, and the much larger class that has not that opportunity, is that the educated class lives mainly by the exercise of

intellectual powers and gets therefore much greater enjoyment out of life than the much larger class that earns a livelihood chiefly by the exercise of bodily powers. You ought to obtain here, therefore, the trained capacity for mental labor, rapid, intense, and sustained. That is the great thing to get in college, long before the professional school is entered. Get it now. Get it in the years of college life. It is the main achievement of college life to win this mental force, this capacity for keen observation, just inference, and sustained forethought, for everything that we mean by the reasoning power of man. That capacity will be the main source of intellectual joys and of happiness and content throughout a long and busy life.

But there is something more, something beyond this acquired power of intellectual labor. As Shakespeare puts it—"the purest treasure mortal times afford is spotless reputation." How is that treasure won? It comes by living with honor, on honor. Most of you have begun already to live honorably, and honored; for the life of honor begins early. Some things the honorable man cannot do, never does. He never wrongs or degrades a woman. He never oppresses or cheats a person weaker or poorer than himself. He never betrays a truth. He is honest, sincere, candid, and generous. It is not enough to be honest. An honorable man must be generous; and I do not mean generous with money only. I mean generous in his judgments of men and women, and of the nature and prospects of mankind. Such generosity is a beautiful attribute of the man of honor.

How does honor come to a man? What is the evidence of the honor-

able life? What is the tribunal which declares at last: "This was an honorable man?" You look now for this favorable judgment of your elders—of parents and teachers and older students; but these elders will not be your final judges, and you had better get ready now in college to appear before the ultimate tribunal, the tribunal of your contemporaries and the younger generations. It is the judgment of your contemporaries that is most important to you; and you will find that the judgment of your contemporaries is made up alarmingly early; it may be made up this year in a way that sometimes lasts for life and beyond. It is made up in part by persons to whom you have never spoken, by persons who in your view do not know you, and who get only a general impression of you; but always it is contemporaries whose judgment is formidable and unavoidable. Live now in the fear of that tribunal—not an abject fear, because independence is an indispensable quality in the honorable man. There is an admirable phrase in the Declaration of Independence, a document which it was the good fashion of my time for boys to commit to memory. I doubt if that fashion still obtains. Some of our public action looks as if it did not: "When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth the separate and equal station to which the laws of Nature and

of Nature's God entitles them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation." That phrase—a decent respect—is a very happy one. Cherish "a decent respect for the opinions of mankind," but never let that interfere with your personal declaration of independence. I have said begin now to prepare for the judgment of the ultimate human tribunal. Look forward to the important cries of your life. They are nearer than you are apt to imagine. It is a very safe protective rule to live to-day as if you were going to marry a pure woman within a month. That rule you will find a safeguard for worthy living. It is a good rule to endeavor hour by hour and week after week to learn to work hard. It is not well to take four minutes to do what you can accomplish in three. It is not well to take four years to do what you can perfectly accomplish in three. It is well to learn to work intensely. You will hear a good deal of advice about letting your soul grow and breathing in without effort the atmosphere of a learned society, or place of learning. Well, you cannot help breathing and you cannot help growing; those processes will take care of themselves. The question for you from day to day is how to learn to work to advantage; and college is the place and now is the time to win mental power. And, lastly, live to-day and every day like a man of honor.



Reciprocity in Men.

WORLD'S WORK.

The number of native Canadians in the United States now numbers 1,200,000. Among these are to be found some of the most eminent United States' citizens. The drift of Canadian immigration is given and a list of some notables who have sprung from Canadian soil.

THE movement of population from the United States to Canada has attracted much attention, mainly because of its novelty. But the movement from Canada to the United States is, of course, many times larger. In fact, Canada has sent us more immigrants than any country except Germany and Ireland; for the native Canadians now living in the United States number 1,200,000, of whom about one-third are French Canadians.

Boston has a larger Canadian population than Halifax, and one would not be far wrong in calling it the capital city of all the Maritime Provinces. The state of New York has a Canadian population of 117,000, chiefly English-speaking and residing in cities. There are relatively few Canadians in Ohio, Indiana and Iowa, which are a little south of the line of migration, but nearly 300,000 live in Michigan, Wisconsin, Minnesota and the Dakotas, which offered great inducements to Canadian settlers when land was cheap and the prospects of the Canadian Northwest were not so bright as they are now. In Montana there are 14,000 persons of Canadian birth, in Colorado 10,000, in Washington 20,000, and in California 28,000. Several cities of the United States have a considerable Canadian population (besides Boston and Cambridge with 62,000), such as Chicago, 35,000; Detroit, 29,000; New York, 22,000; Fall River, 23,000; Lowell, 19,000; and Buffalo, 17,000.

Some of the most successful men in the United States are of Canadian birth, among them Mr. J. J. Hill, the great railway owner and manager, and Mr. Hugh J. Chisholm, president of the International Paper Company. Two of the dignitaries of the Roman Catholic Church, Archbishop Quigley of Chicago, and Archbishop Riordan of San Francisco, Bishops Anderson, Brent, Niles, Rowe and Williams, of the Protestant Episcopal Church, and Bishops Berry, Fowler and Warne, of the Methodist Episcopal Church, and Mr. Francis Edward Clark, founder of the Society of Christian Endeavor, are Canadians. A surprising number of educators have migrated to the United States, where there are now 13,000 teachers and professors of Canadian birth. Most of our larger colleges have one or more Canadians in the faculty; for example, President Jacob G. Schurman, of Cornell; Professor Simon Newcomb, the astronomer; Professors McVane, of Harvard; Carpenter, of Columbia; McKenzie, of Philadelphia; Craig, of Michigan; Fairclough, of Stamford, and perhaps a hundred more.

Four thousand physicians and surgeons and 3,000 engineers of Canadian birth are practising their professions in various parts of the United States, among them Mr. James Douglas, twice president of the American Institute of Mining Engineers. But if a list even of Canadian born who have become eminent in litera-

ture and in all the arts and professions and in other careers in the United States were made, it would be wearisome. The noteworthy fact is, that the few hundred thousand American farmers that are going to

the Northwest Provinces to develop them are only part re-payment for the much larger number of successful men of all callings who have come to the United States from the Dominion.

Guiding Principles for Small Investors

WORLD'S WORK.

Recent life insurance disclosures have tended to shake public confidence in that method of investment and it is now a question how best shall the small investor dispose of his savings. Some good advice is given in the following brief article, addressed to the man of small means.

WITH the breakdown of the plan of combining investments with life insurance (for the investment idea is sure to become separated in the public mind from the fundamental idea of life insurance), the question comes up: How may a man of small or of moderate income invest his savings?

It is probably true that the science of investing as it must be practiced by persons of small incomes, has been less well worked out into practice among us than among most modern peoples of prosperous habits. We are better money-earners than we are money-savers. It has not yet become a part of the moral fibre of our people, outside of New England, to regard saving as an evidence of character. The true view of economic life requires that every expenditure be regarded as an act that involves a moral question as, indeed, it does. It is a moral act if it be necessary and wise. If it be unnecessary or unwise it is immoral, for it is the misuse of so much power as the money stands for.

The neglect of the rigid habit of saving, such as the mass of the peo-

ple of France, and still more the mass of the people of Holland, have developed, has been caused among us, in great measure, by the popularity of life insurance; but a still more fundamental cause has been the ease with which money-earners may earn more. But we are learning, year by year, that as a rule financial independence cannot be secured by most men except by saving.

The savings bank is, of course, the first place to invest savings, because it will receive small sums and pay an interest on them, and because it is safe. But when a man's savings have reached \$1,000, or even \$500, what shall he do with his money? Let us assume that he has not the time or the knowledge required to watch his investments. In other words, he wishes to put his money where it will be safe, where it will earn a fair rate of interest, and, if possible, where he can convert it into cash, if need be, on short notice.

Among investments of this kind for small sums of money are a few well-conducted building and loan associations. A few, mind you; for the prudent man will invest only in

those which have been well managed for a considerable period. Better than most building and loan associations is the stock of a good local bank (preferably a national bank) that has had a successful career. But by all means should a small investor beware of the stocks of industrial companies. He may find a good investment in town or county bonds, which can sometimes be bought at a price that will yield a fair rate of interest. But stocks or bonds of great companies about which he personally knows nothing will be avoided by every prudent small investor.

It is better in the early stages of investing—when a man has only a few thousand dollars—to look first for local bonds or stocks, such as good bank stock, if it be not held too high, or for good town or county bonds, or for the bonds of some railroad whose management is locally well known and whose record is good. There is certain danger in all speculative stocks. There is certain loss in most stocks and bonds that are widely advertised; for their advertisement, as a rule, means that they are going begging. It has been said of the industry of mining that in modern times “more money has been put into the ground than has been taken out of it.” Much of what has been lost has been invested by people who were really gambling in that about which they had no special knowledge.

Land mortgages are dangerous, for the placing of mortgages wisely requires local expert knowledge of values and of real estate and property tendencies.

The small investor, if he be in reach of wise banking counsel and advice, will, with a little trouble, almost always be able to find a few safe local securities that will cause him no worry; and he will not venture into the larger stock or bond market till his knowledge of the better known stocks and bonds widens, and especially till his knowledge widens of other men's experience; for the successful investment of small sums is the beginning of riches. A small investor should make his own investment if he can possibly secure the necessary information; for the training of one's judgment can as well be done with small sums as with large ones, and a man of untrained judgment is not likely to accumulate large sums at all.

The financial independence in old age of the man who works for a salary depends on his savings and his investments of small sums; and the man who has self-control enough rigidly to put aside a part of his salary till its accumulation in a savings bank is large enough to warrant investment—such a man is likely to find safe investments; for his self-denial has taught his care. The man who cannot save is not so likely to be careful in his investments—if by chance he should have anything to invest. The first step, then, not only in getting money to invest but in getting the training that is necessary to invest wisely, is to save something. It is not, as a rule, the depositors in savings banks that become the victims of wild-cat schemes.

The Wyandotte Shares

BY EDGAR DAYTON PRICE IN BUSINESS MAN'S MAGAZINE.

Old George Sherwin mystified everybody, his family included, when he went in for raising chickens. It was not simply that he raised chickens, but he did it in such an odd way. Every hen and every rooster was saddled with an outlandish name and George kept extraordinary account books. No wonder people thought him crazy. But George finally surprised everybody.

OLD SHERWIN passed in the office as a trifle—just a trifle—crazy. Not that it manifested itself in his work. George Sherwin was a capable and accurate book-keeper, and the books over which he toiled for eight hours every day were marvels of precision and neatness.

The lack of sanity showed itself in the old man in his interest in stocks. Feverishly he followed the market, keeping tabs on 50 or 60 stocks, from Western Union and Northern Pacific down through the list to the "Industrials," some of which lacked a footing on the stock exchange. A \$20 a week book-keeper without a spare \$10 bill to bless himself with, going home with a long face over the fact that some stock had dropped 10 points—of course he was a bit crazy.

The office did not know the old man's history, how in his younger days he had been a broker on the "street" and a sharp one, how he had transgressed the unwritten rule of brokerage never to speculate on your own account, how he had made one of those wild successes which sometimes last a fortnight and how, in the windup, the market cleaned him up with neatness and dispatch, and after a week of frantic fighting to retrieve himself sent him to his bed with brain fever.

It was probable that during the heyday of his success old George had been a trifle crazy. The brain fever left him sane enough, without any outward longing for speculation and

an unimpaired ability to keep books. He could have had a job in a dozen broker's offices, keeping the complicated records of the stock business, but he had a terror of the game and went away, to turn up years later in the manufacturing town where we find him keeping books at \$20 a week for the Peebles factory of the Amalgamated Button Company.

With the years had come a dulling of the terror of the days that had "wiped him out," and the old man kept sheets on the market and did an imaginary business in Wall street. He made some shrewd guesses, too, and if he had actually margined the stocks he had slated for a big rise, he could have sold out a rich man. On the other hand, he sometimes missed and the favorite stock went down. Those were the days he went home with a long face.

There was quite an opportunity right in town for speculation in a not very expensive way if the book-keeper had had the money. The manufacturing plants were all big ones—cotton mills, steel plants, sewing machines, agricultural implements, and so on. Not a one but was incorporated with stocks and bonds to sell, some of the securities being held in the local market at a few cents per share. Everybody who made a little over their necessities bought shares of some kind; all the employes of the different concerns were privileged, nay, requested, to buy preferred stock in their employers' business,

and down-town there was a place where local stocks were bought and sold.

There are possibilities in industrials, even at a few cents per share. In times of prosperity, holders of local securities received dividends, and the value of their holdings soared. The shipping clerk in the Peebles factory was a devotee to Consolidated Locomotive, the Burnam and Barry branch of which was located down by the railroad, and one day he came into the office radiant and had the book-keeper cash him a check for \$160.

"What do you think of that, Pop?" he asked jubilantly. "That check represents an outlay of \$40 in Consolidated Chu-Chu Futures when things were so slack six months ago. Now they are full of orders and everything humming and I've sold out \$120 to the good—money found. Why don't you go in?"

The old speculator's eyes glowed as he straightened out the neat check. He knew in a way about the local industrial situation, but it seemed puerile beside the doings of the New York market, and he had not bothered with it. And here was a chap drawing \$15 a week actually cleaning up \$120 of money, real money, while he, George Sherwin, frittered away his time to no purpose. A bunch of money, not a large bunch, would do so much, too. There was that place for sale, 10 miles out, house, barn, boat house and 10 acres of ground on a lake—a man could keep chickens there, chickens! and a horse and cow and a boat on the lake for fishing purposes. Three thousand dollars would buy it.

"I've got no money to throw away," he said. "This rise in Locomotive is a mere fluke."

"Fluke nothing," said the shipping clerk. "I saw it a-coming. And some of the boys have made money in thread stocks—buying for a fall. The thread mills have passed a dividend and the stocks are away off, sure enough. And there is the Wardell Plow Company stock—"

"Here's your money, go away," growled the book-keeper, frightened at the feeling the talk had engendered.

"All right, stick to those big deals that are keeping you poor," said the shipping clerk, winking elaborately.

It was shortly after this that the book-keeper took to keeping chickens. Mrs. Sherwin and the girls were delighted when one day the taciturn man came home early and went to tinkering with an old shanty on their place, and it developed that he was making it into a chicken house. If the wound of their earlier days had healed in the husband, it had not in the wife, who for months back had watched her preoccupied mate figuring, figuring interminably evenings by the fire, and who saw the old gambling propensity growing in him again. If he would only take to chickens it would be a hobby to take his attention when he wasn't keeping books, and he would have no time to bother with those things which had come so near wrecking their happiness.

"Here's the beginning of our flock," said George, coming home the next Saturday with a big Wyandotte rooster under his arm.

"What a pretty fowl," cried the women, delighted.

"He ought to be pretty," said the husband grimly, "he cost me \$10."

"Ten dollars!" shrieked Mrs. Sherwin, aghast.

"I chanced to have the money

saved and had a notion to take a little flier—"

"It's all right, Geordie," said Mrs. Sherwin quickly, "I only thought \$10 a little bit extravagant for one rooster, but you know best. He's such a handsome fellow, you ought to give him a name."

"I'm going to call him 'Stitch,'" said the book-keeper gravely, withal a twinkle in his eye.

"'Stitch!'" cried the mother and the two daughters in concert.

"See here, ma, and you two girls, can't I keep a few fowls and call them by names of my own without you getting mad?" he asked. "Wait till I buy the hens and name 'em and you won't think 'Stitch' anything. I have my little whims, but if they are going to make you unhappy, I'll—"

"Goodness! call the birds anything you like," said the women, while "'Stitch,'" released, flew to the top of the fence and crowed loudly.

Sherwin's selection of hens was the talk of the neighborhood and gave painful recurrence to the whispers about his sanity. From his savings he bought them one at a time and the first hen was a Bramah, christened "'Twist.'" A Plymouth Rock followed, labeled "'Wire,'" a Cochin China called "'Reaper,'" a brown Leghorn gravely named "'Peebles,'" apparently after the factory that employed him. Of the flock no two were of the same breed, they came one at a time at intervals and the prices the old man claimed to have paid for them were simply outrageous and kept the family short for days afterward. "'Stitch,'" the rooster, lorded it over the heterogeneous flock and the owner sat by the hour and proudly watched them busily picking up their living. If rumors of

his brain trouble which resulted in the outlandish names reached him, he did not deign to notice them, and in a short time the whim ceased to attract attention.

The chicken fad was a fortunate one for the old man. He was out bright and early working in the hen-house, and never were fowls so tenderly cared for. As hens will, they reciprocated the attention lavished on them, and laid eggs right royally; eggs big and eggs little, eggs brown and eggs white, speckled eggs and double yolks—the family had eggs to eat and eggs to sell. Sherwin quit his imaginary speculations in stocks and instead, opened up a set of books with his hens over which he never tired working.

It was quite easy to fall into stock nomenclature in keeping track of the hens and their doings. When "'Twist'" or "'Wire'" or "'Reaper'" were laying regularly, their market was "'rising,'" when they moulted and shortened on laying, the market was "'off,'" and he was "'long'" or "'short'" on their products as the case might be. The book-keeper laid out sheets and gravely set down the names of the flock, now counting over 25 with another rooster named "'Oilcloth'" and reduced the fluctuations in hen-fruit to figures on a decimal basis. Strangely enough, both the roosters figured in the sheets, but presumably their percentages were based on the fights they indulged in, in which, however, the Wyandotte invariably won.

Sherwin made no secret of his foible in the office, where it created much amusement.

"You must be planning to get rich on your poultry yard," laughed the boys, "what are you going to do with your surplus?"

"You'll see me living on my own place and driving in behind my trotter yet," said the book-keeper, in no wise moved by the grins. "My hens 'Wire' and 'Twist' are worth three times what I paid for them and are declaring good dividends right along. I've got to the point now where I put the profits of my hens into still more hens, and some of these days I'll strike a hen that lays golden eggs, and then—the trotter."

"Fine, fine!" said the office help, sadly tapping their foreheads behind Sherwin's back.

It was a pity that the book-keeper had not taken to keeping hens years before. He lost his taciturnity and actually whistled as he tossed his ledgers about, and one day he opened a bank account.

"You see," he explained to the banker, "my hens are making money for me and I need a place to keep it safe. Then, too, I am meditating going into the hen business wholesale and I will want to borrow money."

"Made up your mind what breeds to plunge on?" asked the amused banker, who knew all about the 25 and more varieties.

"Yes," said his customer gravely, "I have. There will be an elimination in my varieties to two or three very soon—I have spotted the best layers by keeping sheets on them, and the rest can go to the chopping block for all I care."

"Come in and see me when you want to borrow," said the banker, "I guess we can accommodate you to a few hundred—with a good name on your note."

"Thanks; I'm going to send you a couple of dozen of fresh eggs," said the book-keeper, departing.

The women mourned when most of the flock were sacrificed. It was some consolation that Sherwin had not paid big prices for them, and according to him they were not thriving and needed the axe. For a time they ate chicken—roasted, fried, fricassed and boiled, and the back yard looked deserted.

"Never mind, ma," said the poultry fancier, "those that remain will get along better for my exclusive attention and I can work out the problem of that kind that lay the golden eggs"—he chuckled.

"Geordie"—the good woman was looking at him apprehensively, and he chuckled again.

"Don't worry, ma, my head's all right," he declared, and started for the Peebles button factory whistling.

True to his word, Sherwin became a borrower at the bank, unknown, however, to his women folk. Simultaneously he began to fill up his hen yard with Wyandottes mostly, then "Wires" and "Twists." About this time he hired a carriage for a Sunday afternoon and took Mrs. Sherwin and Adelaide and Gussie for a drive, stopping at a little place on a lake about 10 miles from home to rest. It was a cosy spot, a nice house, a barn, trees, a vegetable garden and the rest grass. There was a boat house and a wharf at the lake, and a little way out, fish were "jumping," in the most alluring manner.

"What a paradise this is," sighed the women, "how much better to live here than in that smoky city. You could keep hens by the thousand on a place like this, Geordie," said the wife, wistfully.

"When my present 'Stitches,' 'Wires,' and 'Twists' work out that

golden egg problem among themselves," he chuckled, "we'll buy a place like this, get a horse and a cow and live happy ever after."

"It's time we were starting for home," said the good woman hastily. Somehow, she felt frightened when her husband talked so about his hens—it reminded her of the days when he had quit brokering for speculating.

The "performance sheets," as Sherwin styled his hen-book-keeping, were quite easy to keep now, reduced to three classes. Unending attention worked wonders with the flocks; the Wyandottes, Bramahs and Plymouth Rocks were separated, quite filling the narrow quarters, and the fine big eggs were saved and hatched out in an incubator. There was a ready sale at big prices for settings of eggs and young pullets, and really, Sherwin was making quite a profit on his investment. Not enough to account for a bank book carefully kept locked in his desk at the Peebles factory with several hundreds to his credit or the easy accommodation he was getting at the bank, however.

For the Wyandotte rooster, "Stitch," the book-keeper developed a mighty affection as time went on. He often sat and watched the proud fowl, lord of the back yard, and muttered things beneath his breath. The finest of living was none too good for the big rooster and a world of petting "Stitch" got from his attentive master. Was it possible that from the race of "Stitch" the golden eggs were to come?

The shipping clerk of the Peebles factory was by this time a regular speculator in the local "industrial" stock market. The profits on his deal in "Chu-Chu" had gone in a

dozen different directions for industrial shares, which he bought and sold industriously as the values fluctuated. The shipping clerk was not always wise in his investments and formed the habit of consulting with the book-keeper, whose former connection with the big stock market had leaked out. Sherwin took time from figuring his performance sheets to give the shipping clerk counsel, and in turn the shipping clerk reported the many rumors he picked up of happenings in the various industries likely to affect the price of shares.

"I want your advice on 'Sewing Machine,' Sherwin," he said one day. "There is something mysterious going on in the Standard factory, and a friend of mine there, a pattern-maker, tips me that it is a new invention, something that will make the sewing machine trust crazy when the Standard machine comes out with it. He doesn't know this positively, just a flying rumor, you know, but what with somebody buying 'Sewing Machine' pretty freely, the stock stiffening, and—"

"Buy it, my boy, buy it—for a rise," said the book-keeper. "I happen to know that the Standard people have been kicking the price down for some reason, and it may be that they are going to buy it back cheap if they've got a good thing cooking and make all the money for themselves. Buy it by all means." The book-keeper turned his back and went on figuring his absurd hen-sheets and the shipping clerk went away. Sherwin went down to the bank in the middle of the morning and borrowed \$1,000 with which he purchased poultry, making a neat entry on the perform-

ance sheet under the head "Stitch."

"The time is ripe," he muttered.

The shipping clerk bought "Sewing Machine," a very little, for "Sewing Machine" was on the rise and the Standard people were buying back their stock as fast as offered. In a few days he hastily sold it, for "Sewing Machine," never worth more than 90 cents a share, was kiting along to the impossible price of \$2. A week later the shipping clerk was kicking himself, metaphorically, all over the Peebles factory, for "Sewing Machine" was bid at \$5 the share and none offered. That rumor about the new invention was a fact.

In a fortnight it was whispered that the Standard people were in a hole over their own stock. The original issue had been 500,000 shares at \$1 per share, 10 shares being given outright for a time with every machine sold, as a premium on a rather poor sewing machine. Now, when they had an improvement which made their machine highly valuable, they found that others had been busy picking up Standard stock, and that the company was a minority holder of its own stock, being short several thousand shares. It soon developed who had bought the stock, for agents of the sewing machine trust, throwing aside all disguise, came into the open and bought right and left at any price. The Standard people frantically tried to outbid them.

It was a fight for existence on one side and monopoly on the other. If the trust won and got a majority of the shares they took the Standard Company and the valuable improvement into camp. the improvement went on the trust machines and the inventors were "squeezed." If the Standard succeeded in buying a few

shares, it could hold its position and in a few years wipe the trust off the face of the earth with its superior machine. Both sides ransacked the country and bought shares at ruinous prices and the contest quickly narrowed down to the possession of 2,500 shares—both parties had approximately 248,000 shares, and the one that got hold of the missing block of 2,500 would win the mastery. Somehow it was learned by the trust agents and the Standard people that the block was owned right in town, and a sleepless hunt for it was begun.

George Sherwin was sitting in his poultry yard, smoking a pipe and meditating as he threw corn to his favorite rooster. His meditations were interrupted by a man who came running from the house. At the same time another man tumbled over the back fence.

"I understand you are the owner of 2,500 shares of Standard stock," they said simultaneously, glowering at one another.

Sherwin chuckled.

"Do you see that rooster there?" he said, "his name's 'Stitch,'—named for the Standard sewing machine. Now, supposing 'Stitch' stands for 2,500 shares of Standard stock, what'll you give me for my rooster?"

"Fifteen thousand dollars," said the "Trust" promptly.

"Twenty," roared the Standard man.

"Thirty," bellowed the "Trust."

"Fifty thousand dollars," said the Standard man, white-faced. Sherwin recognized him as the president of the company.

"I'll have to consult my principals," pleaded the "Trust" man. "Will you hold off for half an hour?"

"Fifty thousand, one—two—three, do I hear any more? Sold—to the president of the Standard Sewing Machine Company, and a mighty fine Wyandotte rooster you've bought for the money," declared the rooster's owner. "Would you mind stepping into the house to complete the transaction?"

"Geordie, what's the matter?" asked his wife, half-criying. She had sent the president of the Standard Company out in the yard to see her husband, the worthy declining to wait in the parlor, and the noise of the bargaining had come ominously to her ears.

"Matter? Whv, I've found the hen that lays the golden eggs and 'tain't a hen, either—it's my rooster, 'Stitch,' who stood for 2,500 shares of sewing machine stock, that I've just sold for \$50,000."

"Geordie!" said his wife wildly.

"I ain't crazy, ma. I've been doing a little speculating in stocks right here in town, and to keep you from worrying, I've made you think it was hens I was dabbling in. 'Stitch' has stood all along for sewing machine, 'Wire' for the wire mill and 'Twist' is the thread factory, et cetra, et cetra."

When the news got to the office, there was a quick revision of opinions about old Sherwin, the book-keeper.

"Crazy? I wish I came from the same lunatic asylum," was the envious cry.

"What are you going to do with your wealth, George?" they asked the man, busily writing in his ledgers as usual.

"Going to buy back my Wyandotte rooster and move to paradise," he said with a chuckle.

The Executive's Second Self.

BY HERBERT J. HAPGOOD IN SYSTEM.

Shall it be a man or a woman stenographer? This is a question that is now exercising the minds of many business men. The women have had it all their own way for so long, that it seems foolish to suppose that a man could do the work better and cheaper. But this is the opinion of an increasing number of employers.

HOW could we do business without the typewriters and the stenographers? In England the penman may still have a place with many leading firms, but American business methods demand the nimble fingered shorthand writer and typist. Time in America is too precious to write or decipher longhand, and so nine-tenths of the details of our business go into the ear of a stenographer and come back to us in the shape of correspondence, accounts or records so clearly printed that "he who runs may read."

Without rapid, accurate operators, who knows how to keep a secret, who are well educated and capable of intelligent interest in the work, the advantages of the typewriter are greatly lessened. Were it not so there would be no excuse for this article.

Men or women—which? That is the first question confronting the employer who wants his stenographic work done economically and well. It's a big question, too, and one that ought not to be considered settled by the mere fact that the bulk of this work is done to-day by women.

Stenography opened the office door for women, and young and old, they rushed in to take up this clean, pleasant employment for which in many ways they are extremely well adapted. Once inside they were not slow to extend their field of activity to book-keeping, correspondence and other lines which for years had been exclusively for men.

To-day over 100,000 women are employed in downtown New York offices, and in every city they are to be found in the thick of the commercial fight. The introduction of stenography and type-writing was the original cause of this feminine invasion.

Of late years, however, the tide seems to be turning. There is a growing belief that men make better stenographers than women, and are worth the larger salaries they command. Many large companies have adopted the policy of using only male stenographers, and others are planning to take the step in the near future.

Even in the Government service, where female clerks and stenographers have been employed in constantly increasing numbers since the early sixties when F. E. Spinner, treasurer of the United States, appointed the first woman to a position under the Federal Government, they are not giving entire satisfaction. Leading department heads at Washington regard them with disfavor and think their work could be done better, quicker, and at less cost by men.

"A woman does not make a good private secretary or official stenographer for various reasons," says a well-known Washington official. "If in following instructions she makes an error or fails to grasp what was required of her, a disagreeable scene is bound to result. If you dis-

cuss the matter plainly with her and point out the mistakes made, in ninety-nine cases out of a hundred the clerk will take it as a personal matter and fly to pieces and, perhaps, burst into tears. Her nerves go back on her and it will take her the rest of the day to reach a condition where she can do any work at all.

"Now, if you call a man down for poor work or bad judgment, the situation is entirely different. He may think his chief is a mutton-head and he may swear inwardly, but he goes back to his desk and does the task over again and does it promptly. And, after all, results are what we want, and what we must have.

"There are a few positions in which the woman clerk may be able to compete successfully with the stronger sex, but taken as a whole, the Government's work would be better done, and at less expense than it is to-day, if men alone conducted it."

Far be it from us to deery the business ability of women. That would be idle in the face of such striking examples as Mrs. Reader, of whose financial exploits all the world is talking, the brilliant \$12,000 secretary of Equitable fame, said to command the highest salary of any woman, the capable assistant of H. H. Rogers, and scores of others. But the women who make themselves valuable to their employers—the women who succeed—make a business of business, while the majority of women who take up stenography or other work do it simply as a makeshift to bridge over the time between school and marriage.

The attitude of the average woman to her work was well illustrated by a remark I heard one make the other day. She was speaking of a

reprimand she had received from her employer for some mistake.

"Why should I care what he says?" she asked indignantly. "If he fires me I can get another place in an hour's time. Besides, I don't have to work, for I'm to be married in June."

A well known New York importing house recognized the damaging effect which approaching matrimony is apt to have by refusing to hire a woman who is engaged to be married and by requiring all their women employees to sign an agreement not to become engaged while in its employ.

Now men, with a lifetime of work ahead instead of a few months or years, have all the incentives to effort which women lack. Approaching marriage increases their value by creating a necessity for larger salary.

Men, even when inexperienced, have a better general knowledge of business than women, and they thus have a clearer understanding of their duties. Their ambition to get ahead puts them above routine work. Moreover, they are stronger, can work longer hours, are more regular and punctual and can work in places and under conditions where women could not be expected to.

The chief reason, however, for giving preference to men is that they can be trained for more responsible positions. With the possible exception of selling goods on the road, there is no better way to acquire thorough knowledge of a business than through stenographic work, but few women have either ability or the desire to make it a stepping stone to anything higher. Most of the firms which are replacing women with men are doing so because they wish to make their stenographic force

a training school for future managers and department heads.

Perhaps the best example of the value of stenographic work as a training school is the career of George B. Cortelyou. He owes his present place in President Roosevelt's Cabinet directly to the expert knowledge he acquired early in life of shorthand, typewriting and the art of correspondence. It is largely the experience gained in the humble position of stenographer which enables him to fill so creditably his present important place in the nation's affairs.

Women will always be preferred by many firms. For routine work such as addressing envelopes, filling in form letters, they are undoubtedly better than men. A Chicago employer who uses them exclusively and with good results has these suggestions to offer regarding the sort of a girl to hire:

"I avoid hiring pretty girls," he says, "because they are apt to get married just as they are becoming of value. I also avoid very young girls, for experience has shown that they want to be off too often to attend parties and picnics.

"My best results come from the girl just out of business college. I start her at a very small salary and advance her slowly as she shows ability. I always have two or three of these beginners in order to be prepared for increase of business and any vacancies that may occur.

"I look for a girl from a good, but not wealthy family, if possible one from a family she has to help support. The girl who works simply to clothe herself and earn a little spending money is not likely to be permanent."

Business colleges and the typewriter companies are the best sources

of supply for stenographers, especially for women. Many of the commercial schools are really excellent institutions and recommend only students who are well grounded in the principles of shorthand and have attained a fair rate of speed. It is a good idea to cultivate their acquaintance so that they will clearly understand a firm's requirements.

Nearly all the typewriter companies maintain special departments for supplying stenographers and some of these are well conducted. It is well to avoid those companies who have on hand only a limited number of applicants, as the salaries they will demand will be above the market rate.

It is of little use to ask candidates for positions how many words they can write a minute, for their replies will give you no idea of the speed with which they can take your dictation. A test on two or three letters is of no value, only for showing if they have cool, clear heads, and how well up they are on grammar, spelling and punctuation. Do not always turn down the girl who cannot take your dictation perfectly the first time.

Probably not one employer in ten understands what a stenographer should know. Here are the requirements of a good one as summed up by a man who has from two to three hundred in his charge.

"The first-class operator knows that his machine must be kept free from dirt; that the rollers, escapement wheel and other wearing parts must be oiled and cleaned once a week; that scrapings from a cheap eraser are harmful; and that, when he finds it absolutely necessary to make correction, he should use a good eraser and cover the basket of his machine to prevent the scrapings

from falling into the mechanism. The eraser has been properly likened unto an antidote to poison—necessary only in extreme cases—and the good operator avoids its use.

"He knows that it does not pay to use a ribbon when it is full of holes—new ribbons cost less than a new roller. He knows that the two time-killers in typewriting are frequent lifting of the carriage (usually without reason), and stopping to make corrections; so he has learned to write page after page without lifting the carriage or making errors. He does not allow all the type to become filled with dirt before cleaning, but cleans each type as it shows it needs it. He knows how to adjust the finger and carriage tensions and marginal stops.

"He takes dictation coolly and in distinct firm characters. He is not a machine but has a clear understanding of the work in hand, and calls attention to unfinished sentences, lapses of speech, and such grammatical errors as he does not feel at liberty to correct without mentioning. He is always alert, responsive to the slightest suggestion and often even thinking ahead of the one whose dictation he takes.

"He is able to transcribe his shorthand notes rapidly and accurately; to take dictation direct upon his machine; to do tabulated work and billing; to cut mimeograph stencils; to manifold; to write all kinds of legal papers, depositions and affidavits; to copy from printed work or rough draft; to write telegrams; to write on ruled paper, or narrow or wide sheets; to direct envelopes; or to write post cards."

One prime essential in stenographers is secrecy. They should be given to understand that the business of the firm is absolutely confidential

and that it is not only business courtesy but also their duty never to mention any details, no matter how trivial, outside of the office or to other employees. This matter can be impressed upon them more strongly by giving them to understand that their advancement will depend in great measure upon the discretion they show in this regard.

"How can you afford to pay that young woman \$1,200 a year?" some one asked the head of a Wall Street brokerage house.

"We pay her \$1,200 a year for keeping her mouth shut," was the reply. "We could hire a stenographer to do the work she does for half that figure, but we can't afford to have any leaks in our office. The young woman you speak of makes herself worth the extra \$600 by not prattling about our business outside the office."

It is surprising how little value some employers get out of their stenographers. The trouble in many cases seems to be that they are afraid or do not know how to dictate. Now, of course, this is all wrong. Everything that can possibly be given to a stenographer (and there are few things that cannot), should be dictated, and it is by this means only that a large amount of detail work can be handled. Call a spade a spade for there is no reason why anything which a gentleman would say in his office should not be typewritten.

The most successful business men have their stenographers trained to be almost a part of themselves. In this way only can the executive keep his correspondence from occupying practically all of his time.

A good case in point is the general passenger agent of an eastern railway system who handles daily an unusually large volume of correspondence. One day a friend was com-

plimenting him on the conciseness and polish of his letters.

"The credit belongs out there," he said, pointing into the next room where a half dozen young men were 'bending over their machines. "I give very little time to my correspondence and dictate complete replies to less than ten per cent. of it.

"Most of it I dispose of after this fashion—'Turn him down hard'—'Grant the usual rate'—'Arrange for extra train service,' and so on. That's all—and the stenographers do the rest. It took some time to train them to do it, but it certainly pays by saving my day for more important things and by fitting the boys for promotion."

Every stenographer should be more or less of a private secretary, and taught to take the mass of detail work off the hands of the superior, and handle a large amount of work in addition to taking his dictation. Stenographers should be familiar with filing systems so that they cannot only file papers, but can look up points on different subjects as instructed without immediate supervision.

As a business proposition it pays to treat stenographers well—to provide a comfortable place for them to work in, to pay them extra when there is much night work, and to give them reasonable notice when their services are no longer needed. A firm's reputation in this respect travels fast, and often increases the difficulty of securing competent employees.

A Kansas City manufacturing company gained a reputation for ill treatment of its stenographers that required years to live down. "Fetter no job at all than one with Blank & Company," was the slogan of every stenographer in the city and surrounding towns. The company was

put to great expense and inconvenience through having to import its stenographers from a distance and pay them higher than the market prices.

It is somewhat strange that many companies which figure the cost of their product down to the smallest fraction of a cent, cannot tell surely whether the letters sent out of their correspondence department are costing them three or twenty-five cents each. A cost system can be easily installed in the stenographic department and it will be of the greatest value in showing which stenographers are doing the best work and in making it possible to arrange the salaries on an equitable basis.

Miscellaneous work, card work, special work, is all reduced to the basis of regular dictated letters, so that the daily and weekly totals on the weekly report are given in totals of letters.

A record like this is of immense value, as it shows at a glance what letters are actually costing for stenographer's time, and determines the relative value of the various stenographers in the office. Experience shows that in most cities stenographers can be secured who will under proper training do this work as it should be done at an average cost as low as three to five cents per letter.

By the ordinary rules of proportion a stenographer's actual worth

to the office, in the exact earnings in dollars and cents, can always be calculated in a moment's time, and it can be shown definitely whether stenographers are entitled to a raise of salary, or are being paid more than they are worth.

The record also is an absolute check on the postage account, and should be checked daily with the amount of postage given out by the cashier, or whoever has custody of the stamps; daily checking up of this kind prevents a possible leak in the postage account.

There is no department of an office which will repay systematic attention better than the stenographic work. Letters should not be allowed to remain over in the note books from one day to another unless they are reported back at night as unwritten, and in no case should one remain fifteen hours in a book. When this cannot be done it is time to increase the force.

Whether a business man decides the stenographer problem in favor of men or women, he should see to it that the work is done accurately and neatly. The world judges his business by what it can see, and there is too much advertising value in a neatly written, correctly spelled letter, with a clean wide margin, to permit of careless work. The value of the stenographer is too important to neglect.



Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of *The Busy Man's Magazine* can secure from their newsdealers the magazines in which they appear. :: :: :: :: ::

AMERICAN ILLUSTRATED.

The February American has as its opening feature a paper on the "Heart of the Automobile," illustrated with photographs and old prints. The series of articles by Charles H. Caffin on "The Story of American Painting" is continued. There is an installment of Mary Cholmondeley's serial, "Prisoners," and a valuable paper on "Judge Mack and the Chicago Juvenile Court." The stories in the number are good this month.

The Mastery of the Earth tells of the work of the state experimental stations in discovering ways for the restoration of worn-out soil. This is the second article in a series.

AMERICAN INVENTOR.

Among the contents of the January number there are several articles that merit attention. All the articles in this magazine have the advantage of being short and pithy.

Making Curling Stones describes briefly a Scottish industry that sends its product to Canada and the United States.

The Making of Handsome Silverware is a well-illustrated article on the making of silverware in sterling silver factories.

Safe-guarding the Nerves of Warships tells of the means taken by the U. S. navy to protect the vital parts of battleships.

APPLETON'S BOOKLOVERS.

A powerful article on "The Looting of Alaska" opens the January number. This article gives a remarkable picture of the opening of the gold fields at Nome. In the series of "Recent College Architecture," the new buildings at Harvard and Yale are described with pictures. "My Own Account of the First Day at Shiloh," by Lew Wallace, is of interest to Americans.

The Royal N.W.M.P. of Canada is a short description, by one of their number, of life in the North-West Mounted Police force.

Japan's New Commercial Activities, by Harold Bolce, is the third of the series on Japan as a rival to the United States in the East.

ARENA.

A sketch of the actor, Richard Mansfield, occupies first place in the January Arena. It is well illustrated. To Torontonians the paper on "Direct Legislation in Cartoons" with five cartoons by J. W. Bengough dealing with Toronto's recent municipal elections should be of interest.

The Railway Empire, by Prof. Parsons, analyzes and classifies the railway systems of the United States, showing the ownership and control.

Uncle Sam's Romance With Science and the Soil tells of the great works of irrigation that are being carried on in the United States.

ASIATIC QUARTERLY REVIEW.

This excellent publication shows the fruit of much study and research. The contents are divided under the headings, Asia, the Colonies, Orientalia and General. To lawyers a paper on "Facts of Interest and Curious Points in Mohammedan Law" will be instructive. Those interested in things eastern will appreciate "The Ring from Jaipur" and "The Jagannath Car Festival." Of a more practical interest are :

The Tea Duties; an exhaustive study of India's great fiscal problem, by Sir Roper Lethbridge, and

Japan and the Peace, an estimate of Japan's position after the war and her diplomatic strength.

ATLANTIC MONTHLY.

The New Year is started well by the editor of the Atlantic Monthly, who gives his readers a splendid table of contents. The literary person who wishes to keep in close touch with the best in American literature needs the Atlantic, and the thinker always finds food for thought in its pages. Let us recommend the following articles in the January issue :

The University Presidency, a careful study of the American university prefacing a statement of the president's functions.

Esperanto : the Proposed Universal Language—An explanation of the new language which is based on the roots of all languages.

The Chinese Boycott, by John W. Foster, still another explanation of

the astonishing retaliatory measure of the Chinese.

BROADWAY.

The stage always bulks largely in the Broadway and in the January number we have "The Stage and its People," "From the Instructor to the Stage," and "Stage Folks in Autographs." An attractive series of children's portraits appears early in the number and Marie Hall, the violinist, writes entertainingly of her teachers. There is also a brief illustrated description of Monte Carlo.

Daring Boat Voyages in Deep Seas tells of the exciting voyages of Captain Cranston, of New Bedford, and Mrs. Crapo, in small boats.

Idiosyncrasies of Bank Signatures illustrates some extraordinary signatures that bankers have to deal with.

CANADIAN.

Mrs. Campbell Praed contributes the opening chapters of her serial of Australian life, "The Lost Earl of Ellan," to the January Canadian. The leading article is "The Problem in the Philippines," by Bradford K. Daniels, with many illustrations. A sketch of John Morley by Pelham Edgar is noteworthy. "Reminiscences of a Loyalist," being the manuscript of Colonel Stephen Jarvis, will interest those historically inclined.

Reminiscences of Sir John Thompson tells interesting stories of a former Prime Minister of Canada.

Sir John Carling is a character sketch of the London brewer, who was once a Cabinet Minister.

The Breaking of the Paper Combine, by John A. Cooper, relates how the Canadian Press Association brought about the first investigation into a reputed combine in Canada.

CASELL'S.

Cassell's for January is enriched by two exquisite color prints mounted on

brown paper. The first is "The Fighting Temeraire," after the painting by J. M. W. Turner; the second is "A New Light in the Harem," from the painting by Frederick Goodall. The most notable article in the number is an interesting contribution from Miss Marie Corelli, "The Right and the Wrong of It," with a portrait of the authoress. "Society Chauffeurs" pictures some of the noted ladies who have taken up motoring.

Garden Villages gives information about the efforts of reformers to solve the housing problem in the neighborhood of great cities.

CASSIER'S.

Though much of the contents of Cassier's are technical, there are several articles that are of a general interest.

The Largest Turbine Steamship describes the new Cunard liner, "Carmania." The article is accompanied by many illustrations.

Notable American Railway Bridges describes with illustrations some of the new steel bridges over the Ohio and Mississippi Rivers.

Telegraphica from Many Sources points out inconsistencies in the tolls on telegraph messages in various parts of the world.

Better Methods of Compensation for Workmen points out a new system for paying labor.

CENTURY.

Among the illustrations in the January Century may be noted the four marble groups of the continents designed by D. G. French for the main front of the New York custom house. There are also two highly colored designs of old English religious lyric. Mrs. Humphry Ward's serial reaches its third installment and Frederick Trevor Hill's "Lincoln the Lawyer," its second installment. Among other notable contents are:

Railway Rates and Industrial Progress, how rates are influenced by industrial, geographical and weather conditions, written from the railway standpoint.

The Lucin Cut-off, an interesting description of the engineering feat which threw a railway across Salt Lake.

A Power Plant, an account of the Fisk street turbine engine electric station in Chicago.

CHAMBERS'S JOURNAL.

The January number contains the opening chapters of a new serial by Lady Napier, entitled "A Stormy Morning." Another eminent contributor is the Duke of Argyll, who writes of "Wild Times in the Highlands."

There is a short serial and one or two good short stories, and

Opening of Post Letters, showing how the Government has power to open letters and when that power has been exercised.

Progress in Rhodesia, telling of the building of the bridge over the Victoria Falls and the development occasioned by the opening of the railway.

The Icy Oceans, containing a graphic picture of the southern oceans and of life there, with special reference to the icebergs.

CORNHILL.

The most notable feature of the first issue of Cornhill for 1906 is the opening of a serial story by Stanley J. Weyman, which deals with the first Reform Bill in England. Lawyers will find "Judges' Wut" amusing, telling, as it does, excellent anecdotes of the bench. Sir Algernon West gossips entertainingly about Mayfair and the part it played in the works of Thackeray. "Matter, Motion and Molecules" is a scientific article, throwing new light on old theories. "The Reminiscences of a Diplomatist" continue their course.

COSMOPOLITAN.

One of the attractive features of the current issue is a cycle of ten pictures entitled "Mother and Daughter," by Emilie Benson Knipe. The remarkable serial by H. G. Wells, "In the Days of the Comet," reaches its second installment. "The Cannibals and Mr. Buffum" is an amusing short story by Charles Battell Loomis. The following special articles will be found of interest:

Out With a Moving-Picture Machine, describing how the pictures that delight so many frequenters of theatres and amusement resorts are produced. The article is well illustrated.

Germanizing the World, by Charles Edward Russell, the first of a series which Mr. Russell is preparing for this magazine on the remarkable progress of Germany.

Electricity's Farthest North, a paper which tells of the wonders of electricity still to be discovered and utilized, with descriptions of new inventions that will revolutionize the world.

ENGLISH ILLUSTRATED.

The January number opens with an account of "The Art of Solomon J. Solomon," with reproductions of some of his more celebrated paintings. There is a bright paper on "The Theatre in the Public Schools" with illustrations; the first of a series of "Humorous Stories of the King"; a paper on "The London Stage," with handsome portraits of four noted actresses; a description of "The Homeland of Our Queen," and a sheaf of short stories. The illustrations in the English Illustrated Magazine are numerous and excellent.

EVERYBODY'S.

The January issue of Everybody's, like most of the current numbers, has an automobile article. With the at-

tractive title, "Car Coming," this article tells of the great Vanderbilt cup race.

Soldiers of the Common Good, by Charles Edward Russell, tells how municipal ownership has been secured in Great Britain and Europe.

Reporters of To-Day describes the work of the New York reporters, with stories of some of their careers.

FORTNIGHTLY REVIEW.

In the January number will be found the opening chapters of Eden Phillpott's new serial, "The Whirlwind." There are the usual number of political articles, notably "Unionism, Its Past and Its Future," and the "Political Prospect." The first of a number of sociological articles by Leo Tolstoi, "The End of the Age," appears. There is an interesting paper on "French Politics and the Elections," and an equally readable article on "The German Naval Bill." Literary persons will find "Pepys and Shakespeare" very entertaining. There are a number of other readable contributions.

The Imperial Visit to India tells how the Prince and Princess of Wales are being enthusiastically received.

The London 'Bus, a light and pleasing essay on one of London's ancient institutions, now passing away.

German Colonization in Brazil, giving details of the progress German interests are making in South America.

FORUM.

This most important of American quarterly reviews summarizes the political, financial, educational, art, scientific and literary progress of the past few months in a series of papers by men eminent in each of these departments of activity. In addition there is

Financial Japan After the War, a Japanese view of the outcome of the war from the financial viewpoint.

The New China, the awakening of China to new activities in all directions of life.

Russia's Economic Future, a discussion of financial conditions in Russia and the steps which will have to be taken to prevent bankruptcy.

GRAND.

The January Grand (Canadian edition) has a striking cover design, in which Sir Henry Irving is the central figure. A sketch of his career by Joseph Hatton is the leading article in the number. In the series of "My Best Stories," the author is Morley Roberts. Under the heading, "My First Appearance," several notable actors and actresses give their early experiences. John Oliver Hobbes' serial, "The Dream and the Business," starts its course.

Do We Take Too Much Exercise? is discussed pro and con by two eminent physicians in an entertaining manner.

Is Disease a Blessing? by Sir Frederick Treves, takes a new view of disease, showing that in many cases it is instrumental for good.

HIBBERT JOURNAL.

The Hibbert Journal is a handsomely printed quarterly review of religion, theology and philosophy. Its contents naturally appeal to those interested in these subjects. For January the editor provides among other articles, "A Moslem View of Christianity," "Outcome of the Theological Movement of Our Age," "A Japanese Buddhist Sect," "The Material Element in Christianity," "Faith, Reason and Religion," "Christ and Caesar," "Religious Knowledge as a School Subject," "Are the Clergy Honest?"

LONDON.

"The Surge of War," a series of short stories by A. Norman Innes, begins in the January London Magazine. There is an interesting series of five full-page pictures of life in Paris, and an interview with Guy Thorne, the new English author, who has won fame as the author of "When it Was Dark."

A Scramble for a Million tells about some of the strange letters addressed to the winner of a million franc lottery prize.

Pickwickian Inns describes some of the famous old English inns that figure in the pages of "Pickwick Papers."

The Richest Man in the World, a pen sketch of John D. Rockefeller, by his American biographer, Ida M. Tarbell.

MACMILLAN'S.

Quality and not quantity characterizes the contents of this magazine in its new form. The January number contains several good things. The description of life at Oxford by an American Rhodes scholar is particularly good. There is an installment of "The Enemy's Camp," a serial story, a paper on "The Hearts of Berkshire," a couple of short stories, and

The Newfoundland Fishery Dispute, by P. T. McGrath, of St. John's. Mr. McGrath gives a very clear explanation of the fishery question from the Newfoundland viewpoint.

McCLURE'S.

"Theodore Roosevelt: An Outdoor Man," with many portraits, occupies the place of honor in January McClure's. Stewart Edward White begins a series of stories called "Arizona Nights," which are evidently modelled on the "Arabian Nights." The fiction in the number is particularly good.

The Private Car and the Beef Trust is an attack on Armour and the forces he represents, by Ray Stannard Baker.

A Servant of God and the People, a character sketch of Mark Fagan, mayor of Jersey City.

MONTHLY REVIEW.

There is much entertaining reading in the January number of the Monthly Review. The number opens with a brief "Note on the Political Situation." This is followed by a clever essay, "Brains and Bridge." Miss Mitford writes about "Relics," and Sven Hedin tells graphically of his experiences on the Black Sea and its coasts. The royal visit to India makes appropriate a paper on "Indian Feudatory States and the Paramount Power."

Bulgaria To-Day describes the progress that has been made of late years in one of the little known states of Eastern Europe.

An Irish Experiment, by Shan F. Bullock, tells about the philanthropic work being carried on by Sir Horace Plunkett in one of the poorer districts of Ireland.

MUNSEY'S.

The January number of Munsey's Magazine contains ten special articles, a serial story, nine short stories and two departments. "The Prisoner of the Vatican" tells of the life of the Pope in his palace at Rome. "Henry Watterson" is a character sketch of an eminent American editor and journalist. There is also a sketch of "Lord Curzon of Kedleston."

English and American Journalism, by Henry Watterson, contrasts the newspapers of the two countries, much to the advantage of the former.

NATIONAL.

The pictures of American celebrities in the National are always interest-

ing and there is sure to be a story or two to entertain the reader. From time to time an article of timely interest appears.

A University That Means Business is an account of the work of the University of Illinois, with a portrait of Edmund J. James, its president.

Ben Franklin and Tom Paine are sketches of two of the men who did much to bring about American independence.

The Yellow Peril of the North discusses the negro problem as it affects the United States.

OUTLOOK.

The January magazine number of the Outlook is well illustrated. There is a set of sketches of "Americans in the Rough," showing typical immigrants from Europe. Hamilton W. Mabie's article on "Two Old Cities" in Germany is admirably illustrated. In the series of "Tarry at Home Travels," Dr. Everett Hale takes up Connecticut. "Emperor William" is discussed by a Berlin diplomat and there are portraits of his ministers.

OUT WEST.

Illustrations are one of the most pleasing features of Out West, and they are excellently executed. Accompanying an article in the January issue on an expedition into Navajo county, Arizona, are a series of very handsome engravings. This is followed by an illustrated article on "Reviving an Ancient Craft," or the weaving of colored baskets. A third article entitled "Ties" describes how ties are hewn out and brought into commerce. The balance of the number is made up principally of stories.

OVERLAND MONTHLY.

The Overland Monthly is mainly a fiction publication. Its January issue contains no fewer than a dozen short

stories of varying interest. In addition there are three or four articles, notably "Woman's Work in Munich," which is well illustrated, "What the Rose Can Do," a paper for lovers of flowers, and "An Impressionist Picture of San Francisco," with illustrations.

PACIFIC MONTHLY.

The January number is called the California Midwinter Number and the contents include several interesting articles descriptive of various phases of life in that state. There is a profusion of illustrations of a most interesting nature, and a number of short stories.

The Cash Value of Climate shows how climate as well as land has a price, as illustrated by California.

California's Guest Rooms is a description of the palatial hotels in the state that are open to receive guests from all the world.

The California Bungalow describes the favorite home of the people who come to settle in California for their health.

Education in California tells of the systems of education and describes California's great universities.

PALL MALL.

The January number opens with a first-rate motor story, "The Dust-Cloud," by E. F. Benson. In the series of the Eton school-days of celebrities, the Earl of Durham is the subject. "The Trials of Commander McTurk," by C. J. Cutcliffe Hyne, continue and there are the opening chapters of a new serial by Marie van Vorst, entitled "The Master of Craven." Among articles of a more solid character are "The Cave Dwellers of the Tunisian Sahara," and "A Painter of French and American Society: An Hour with M. Theobald Chartran."

PEARSON'S (AMERICAN.)

To the February Pearson's Mrs. John van Vorst contributes as first article, "Six Score Years, the Natural Age of Man." There are several short stories and

The Modern Home of Fishes, some account of the fish and of the aquariums that have been built for fishes.

Varied Uses of the Automobile, an illustrated paper showing many different uses to which the automobile has been put.

The Foundlings of New York City, describing the charitable institutions that have been provided for the care of foundlings.

PEARSON'S (ENGLISH.)

The first and most startling contribution to the January Pearson's is a paper by the editor on "The Waste of Infant Life," with illustrations and statistics. The remainder of the number is largely made up of fiction; among the stories may be mentioned "The Lady Noggs, Peeress, Long Night," "The Chronicles of Don Q.," etc.

How I Invented Interviewing, by Raymond Blathwayt, is interesting alike to the newspaper writer and the newspaper reader, as it tells of the beginnings of a most interesting phase of journalism.

REVIEW OF REVIEWS.

One of the most timely articles in the January number is a paper by W. T. Stead, discussing the new British Government. The review of leading articles of the month is especially readable, much attention being given to affairs in Russia. There is a series of opinions on the abolition of football, contributed by American college professors, and a well illustrated article on "The Norwegian 'Ski' Manoeuvres." Attention is directed to:

England's Problem of the Unemployed, by Agnes C. Laut, a pen picture of some of the miseries witnessed by the author recently in London.

The Strikes and Lockouts of 1905, an estimate of the results achieved by the forces of organized labor and capital during the past year.

A Year of Canadian Progress, by J. P. Gerrie, a summing up of the main features in Canadian national life during 1905.

Redevelopment of an Old State, a paper on the State of Maine, showing what has been done of late years to utilize its great natural resources.

ROYAL.

The January number is a bright production with plenty of stories and illustrations. "When Great Men Woo" tells of the courtship of several royal personages. In the series "Survivors' Tales of Great Events," the loss of the Victoria and the saving of the Calliope are described.

Story of the Bible Society gives a highly interesting account of a most remarkable institution, with many illustrations.

ST. NICHOLAS.

Three serial stories and a boys' life of Abraham Lincoln are running at present in St. Nicholas, that admirable magazine for the young. The January number in addition contains an amusing story by Ellis Parker Butler. There is an instructive article on the invention of the match, besides numerous other stories. St. Nicholas' illustrations are excellent.

STRAND (AMERICAN.)

There are seven stories in the January Strand by such familiar authors as H. G. Wells, F. Anstey, Robert Barr, Florence Warden, Richard Marsh and E. Nesbit. In the series of portraits of celebrities at different ages, Mark Twain and Henrik Ibsen are portrayed. "The Mutiny on the

Potemkin" gives an inside picture of a fearful scene in Russian history.

Playgrounds in the Sky describes, with illustrations, what is being done in crowded New York to provide children with outdoor sports.

SUCCESS MAGAZINE.

A Franklin cover makes the January Success Magazine look very attractive. It shows the first arrival of Franklin in Philadelphia and accompanies the article on "Franklin, the First Self-Made Man in America," which is one of the best features in the issue.

The Shameful Misuse of Wealth points out how wealth is accumulating in the hands of the few and of how it is being squandered foolishly.

Hughes, the Great Modern Inquisitor, is a character sketch of the New York counsel who has exposed the wrong-doing of the insurance officials.

Turning Children into Dollars is the second of Juliet Wilbor Tompkins' arraignments of the forces that are supporting child labor.

SYSTEM.

The table of contents in the January issue is a lengthy one and a varied number of interests are covered. Every business man should make it a point to see this publication. Among the January features the following are noteworthy:

The Greatest Business Enterprise, an account of the business side of the construction of the Panama Canal.

Mexico's Battlefields of Business, a series of views showing typical factories, offices, stores and banks in Mexico.

Wholesaling by Mail, the second article on this subject, describing the evolution of the catalogue and the system by which the selling end is handled.

The Conquerors of Business, brief sketches of the three men who built up the harvester industry in the United States, McCormick, Deering and Jones.

TEMPLE BAR.

The January issue of Temple Bar begins a new series, issued at sixpence. It is a neat, well-printed magazine, with a high literary tone and without illustrations. A serial by Thomas Cobb, entitled "The Amateur Emigrants," begins; there is an important paper on Vladimir Korolenko, the Russian author, followed by a translation of one of his stories. The balance of the magazine is made up of short stories and poems, with an interesting article on "Sea Songs."

WINDSOR.

In addition to Anthony Hope's serial, "Sophy of Kravonia," in the January Windsor, there are six short stories, each of which is excellent in its way. The opening article treats of the art of James Sant, R.A., with reproductions of his best work. In "Chronicles in Cartoon," we are shown colored cartoons of potentates, princes and presidents. These are one and all very interesting. "The Superannuation Department, A.D. 1945," is an amusing skit by E. F. Benson.

WORLD TO-DAY.

The January issue contains several notable contributions. From an art standpoint the illustrated account of "The Carnegie International Art Exhibition" is valuable. There is a timely article on "The Premiers of Europe," with portraits. W. T.

Stead writes entertainingly of the personality of the Czar.

The Re-Making of Colombia tells of the excellent work that is being done in Colombia by its president, General Reyes.

The Far-Flung Telephone describes the amazing development there has been of late years in the use of the telephone.

The Great Northwest gives a picture of the progress of Minnesota, North Dakota and South Dakota with illustrations.

Reforming a Labor Union shows how the teamsters' unions of Chicago have been taken out of the hands of schemers and made strong and independent.

WORLD'S WORK.

The busy man will find this magazine of peculiar interest. The January number is full of good things that will appeal to him and the illustrations are many and well produced. The following articles can be particularly commended:

The Cotton Growers, by Arthur W. Page, which studies the problem of cotton production in the southern states, showing the improved conditions which now prevail.

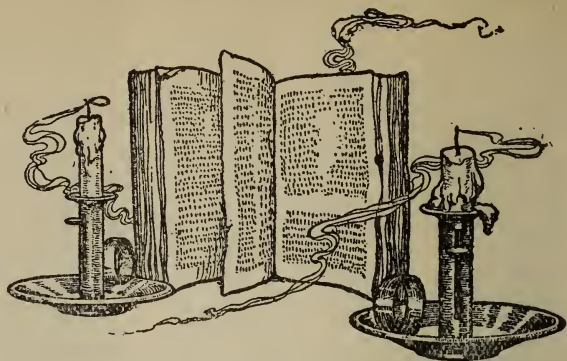
Swinging the March of Empire, telling about the recent development of Utah and Nevada, through railway construction.

The Last of the Territories, describing the people, cities, towns and industries of Arizona and New Mexico.

The Awakening of China, by Dr. W. A. P. Martin, a missionary's interpretation of the Chinese boycott and its significance.

The Busy Man's Book Shelf

Some Interesting
Books of the
Month Reviewed



Business Philosophy, by Benjamin F. Cobb. New York: Thomas Y. Crowell & Co. Cloth, \$1.20 net.

No one should be deterred from reading this book because of the apparent heaviness of its title. True, to speak of a philosophy of business suggests something weighty and academic. But dullness is not a failing of this excellent book, which needs but to be read to be appreciated.

Mr. Cobb mingles sound common-sense with a refreshing humor, and his pages are relieved with anecdotes and illustrative stories. He believes in keeping his readers entertained as well as instructed, a consideration that few authors bestow on their audience. From a wide experience in many business walks, he is able to draw much interesting material.

Starting with the belief that there is still as much chance for the humble climber with his foot on the bottom rung of the ladder to reach the top, he proceeds to lay down rules for the guidance of youth. The choice of a life-work; the influence, good or bad, of friends; the value of system, are in turn discussed. He then passes on to the consideration of modern business conditions, pointing out the proper management of the office, showing how to handle customers, explaining the credit system and collec-

tions, and giving pointers on letter-writing, using the telephone, treatment of employes, and so on. He has a word to say about trading stamps and a good deal to say about advertising.

In a word, the book is full of suggestive material of a practical nature, of value to both employer and employee. Business men will find it very helpful.

The Young Man and the World, by Albert J. Beveridge. New York: D. Appleton & Co. Cloth. \$1.50 net.

In these days of graft, of political corruption and of unsavory exposures, it is a reassuring sign to find a United States senator writing a book of this nature. The magazines and newspapers would lead one to suppose that the whole political organism, root, branch and leaf, was corrupt. But that happily this is not the case, is very evidently disproved by the splendid moral sentiments expressed by Senator Beveridge, of Indiana, in this volume.

The time is ripe for a modern book of good advice to the young man. Scores of books have been written in the past for this purpose, all admirable in their way, and productive of much good. But conditions have changed. New problems have arisen to perplex and mislead the young

man. He sees on every hand new devices and customs, unknown to his fathers, and his view of life is altered strangely. There is great need for a reiteration of the grand old principles in a form that will be in keeping with modern conditions.

Senator Beveridge has brought to his task an erudition that has been of immense strength to him in preparing his material.

The apt quotation from the Bible, Shakespeare, Burns and the many other writers to whom he has appealed, gives an added power to his own words and strengthens the impression. His tone, too, is entirely sympathetic. He has seen life, its good features and its evil features, and he knows well whereof he talks. Every young man should take seriously to heart the first four chapters of the book, on himself, his old home, his college life and his new home. These appeal to every youth.

Modern Industrial Progress, by C. H. Cochrane. Philadelphia: J. B. Lippincott Co. Over four hundred illustrations. Decorated cloth, \$3.00 net.

In commencing even a brief summary of the advance made in the mechanical arts in science, industry and invention, and all that goes towards the onward march of the world's progress, the author had before him a Herculean task. That the work has been well done is obvious from a perusal of this exhaustive work, containing 647 pages of well written descriptive matter, fully illustrated, treating of the marvellous strides made within the past fifteen years. The author states that Washington did not know what it was to ride in a railway train, nor to read a live morning paper, nor to receive telegrams, nor to sleep in a steam heated room, nor to wear machine made boots, all of which are looked upon to-day as necessities.

This volume covers the field from the general spread of civilization to the marvels of electricity, sub-marine and

aerial navigation. The major portion is given to describing the intricate and useful saving machinery, in many cases automatic in action, that has been produced of late, and goes on to state that such further advance is at present being made, that, in all probability, fifteen years from now many of these machines will have become superseded by others still more marvellous.

To merely enumerate the many branches touched would take considerable space; a few of these include the problem of transportation, advances in iron and steel, the evolution of vehicles, tools of destruction, and modern lighting, as well as the present day practice in all the important industries. To all those, whether engaged in industrial pursuits or otherwise, in any way interested in the general trend of progress, this book should appeal; and no disappointment be felt when a study is made of its contents.

Collected Poems, by Wilfred Campbell. Toronto: William Briggs. Cloth, \$1.50.

Of the numerous band of Canadian poets, none occupies a more representative position than Campbell. His verse, which is here collected for the first time into a single volume, breathes a lofty patriotism and an ardent love of nature that gives a distinction to his writing. His dramatic gift is also notable and some of his dramatic verse is of a high order of merit, giving indication of still better things to come. It is a pleasure to have so choice a Canadian edition of a Canadian poet.

A Canadian Girl in South Africa, by Maud E. Graham. Toronto: Wm. Briggs. Cloth, \$1.00.

Miss Graham was one of the Canadian teachers who went to South Africa in 1902 to instruct the young Boer children in the concentration camps. In this book she gives a narrative of the trip to South Africa and her experiences there. Her ob-

servations of men and things are clever and amusing, and her story reads with all the freshness and charm of a good novel. The many illustrations scattered through the book add much to its value.

Seffy, by John Luther Long. Indianapolis: The Bobbs-Merrill Co. Cloth, decorated pages and illustrations, \$1.50.

Seffy's love story was full of troubles. He was a lovable chap, with his curly yellow hair, and Sally, the girl he adored, was a beauty and liked him, but then the ways of the Pennsylvania Dutch were against him and because he was slow his rival ousted him and married Sally. But even then there was hope for poor Seffy, and in the end he was able to gratify his father's cherished wish. The story is cleverly written and the colored illustrations add much to its charm.

The Storm Signal, by Gustave Fredrick Mertins. Indianapolis: The Bobbs-Merrill Co. Cloth, \$1.50.

Despite a few defects in the working out of the plot, this book can truthfully be pronounced a remarkable novel. Its main theme is the negro problem in the southern states and the storm signal denotes the menace that is threatening American civilization. As a picture of the life and character of the negro to-day, the book is powerful. Some scenes reach a height of passion that thrills the reader. Several whites are introduced into the story and the love interest worked out among them gives a contrasting picture to the villainies of the blacks.

A Self-Supporting Home, by Kate V. Saint Maur. New York: The Macmillan Co. Cloth, illustrated, \$1.75.

This is a practical book, the result of several years' experience.

The writer has been a city woman, striving to keep up a home for her husband on a small allowance. She conceived the happy idea of taking a small farm out in the country and going in for poultry raising, dairying, etc. By this means she was able to establish a self-supporting home. The book is full of information and sound advice on the various problems that confront the person who wishes to go in for this kind of life.

Miss Desmond, by Marie Van Vorst. New York: The Macmillan Co. Cloth, \$1.50.

A modern character novel, with the scene laid in Southern France. Miss Desmond, a puritan New Englander, is brought by circumstances into the gay life of the old world and there gradually her narrow vision is enlarged. She is very beautiful and natural, and soon men begin to pay homage to her. Her love story is prettily and sympathetically told, and the development of her character and outlook is carefully worked out.

Twisted Eglantine, by H. B. Marriott Watson. New York: D. Appleton & Co. Cloth, \$1.50.

When that famous court gallant, Sir Piers Blakiston, of Hone, after being storm-tossed in the Solent landed one evening in the harbor of Lymington he was plunged by fate into an unexpected love affair that almost proved his undoing. He who had successfully conquered the affections of many a court beauty was compelled to bite the dust by the pretty country girl, Barbara Garraway. The book is full of the intrigues by which he strove to win her love, but she had virtue and a worthy lover on her side, and withstood all his advances. The picture which the author has drawn of Sir Piers is a masterpiece.

The Ideal Beverage



A Pale Ale, palatable, full of the virtues of malt and hops, and in sparkling condition, is the ideal beverage.

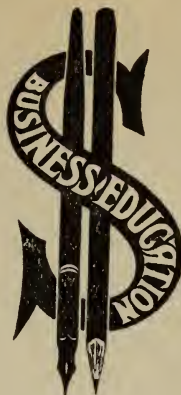


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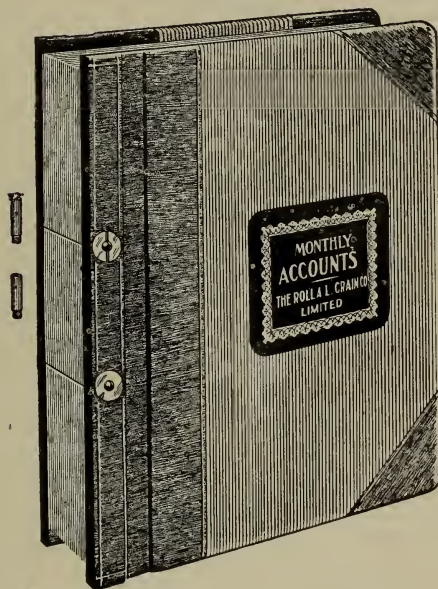
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Vol. XI. No. 5

MARCH, 1906

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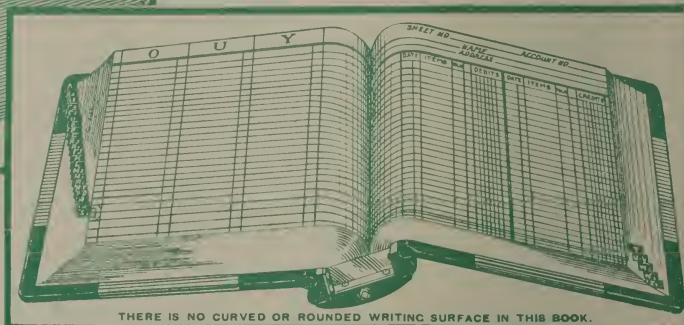
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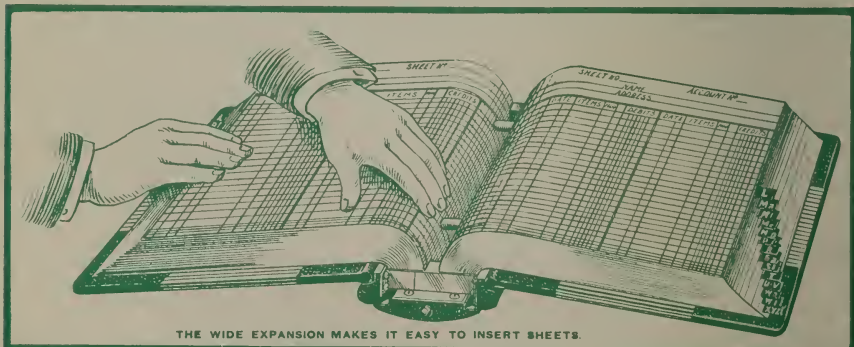
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Inside With the Publishers

WITH steady upward strides the circulation of The Busy Man's Magazine is increasing. We believe in no mushroom growth. We are going ahead, building on a solid foundation. Our readers belong to the class of thoughtful men and women, who are going to stand by us in the coming years.

We are selling The Busy Man's Magazine on its merits and not on any snap propositions. To the public we say, "Here is a magazine that is built on a new plan. It is a necessity in these days of profuse periodical publishing. It gives you the cream of the world's magazines. It tells you where you can find other articles that will interest you. It is prepared for your information, entertainment and instruction. We ask you to read a single number of it and, if you are pleased with its contents, to subscribe to it. That is our proposition and it is a simple and straightforward one."

* * *

The results are most gratifying. Every mail brings us in inquiries for sample copies of the magazine, in addition to subscriptions. In very few cases, indeed, does the sample copy fail to bring in its subscriber. Working along in this way we are laying a broad and deep foundation for a circulation never before known in Canada.

* * *

As an example of how our magazine is helping the sale of those periodicals whose contents are listed by us month by month, we need only refer to a case which recently came to our notice. Usually we are most particular to specify the issue of the contemporary, which we are reviewing, but in the November number,

in referring to the Success Magazine, we inadvertently omitted to mention that it was the November number we were noticing. A reader, who lives in New York City, glancing over the table of contents observed an article which interested him, "Some Stenographic Slips." He immediately wrote to us inquiring which issue of Success Magazine this appeared in, stating that he was most anxious to read the article.

This is a particular case. Had we said in our review that the article appeared in the November number of the Success Magazine, he would not have needed to write to us and we would have known nothing whatever about the matter. It follows that, because we always refer to the dates of magazines published, many readers must profit by the lists which we publish and secure copies of those numbers which contain articles that interest them.

* * *

Still another instance to show that our readers appreciate our efforts to keep them informed of what is appearing in the current magazines! In looking over the lists of articles in our February number, one of the editorial writers on the Toronto Globe noticed that one of the great English reviews was not referred to. He was anxious to know what the January number of the review in question contained and he was disappointed to find no reference to it. He came to us with his grievance. Of course the matter was easily explained, as no copy of the review for January had been received. This indicates clearly the use to which this department is being put. We are glad to say that only in a few instances each month do we fail to receive a copy of every notable monthly publication.

Opportunity

By the late Senator John J. Ingalls.

MASTER of human destinies am I!
Fame, love and fortune on my footsteps wait,
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Hovel and mart and palace, soon or late
I knock unbidden, once, at every gate!
If feasting, rise; if sleeping, wake before
I turn away. It is the hour of fate,
And they who follow me reach every state
Mortals desire, and conquer every foe
Save death. But those who doubt or hesitate,
Condemned to failure, penury and woe,
Seek me in vain and ceaselessly implore;
I answer not, and I return—no more.

THE BUSY MAN'S MAGAZINE

Vol. XI.

MARCH, 1906.

No. 5.

Frederic Nicholls, Power Promoter

BY AUGUSTUS BRIDLE,

Coming to Canada in 1874, when this country was an industrial Siberia, the man who is now General Manager of the Canadian General Electric Company, and the backbone of many another important industry in the Dominion, spent several years in making himself familiar with the resources of the country and studying its needs. Then at the critical moment he launched himself into the work of development, and to-day the results of his labor stand as a lasting monument to his name.

A T Toronto Junction just at the edge of Toronto city limits, there is a large foundry, machine shop, locomotive works, structural steel works, and various other concerns. North and east from this plant, devoted to the iron industries of Canada, is a large colony of workers, many of whom have built their own homes in the suburb. The inhabitants of North Dovercourt, which is in itself a good-sized town, largely depend on the Canada Foundry Co. for work. Somewhere in that vicinity is an electric transformer, and from it run south and east the steel towers and copper wires of the Toronto-Niagara Power Co. At the other end of the line with its hundreds of miles of copper and its tons of steel, is the mammoth power plant of the Electrical Development Co. at the Canadian Niagara. At the foot of Bathurst street, in the City of Toronto, is the shipyard of the Canadian Shipbuilding Co., where just the other day a new steamship was launched to ply next Summer between

Toronto and Niagara. Nearly two thousand miles eastward are the works of the Dominion Iron & Steel Co. which have lately taken a new lease of life through a drastic reorganization policy.

And if you would find the one man to whom more than to anybody else these correlated industries, with their bridges and ships, locomotives and generators, electric transmission lines and electric railroads, blast furnaces and steel rail mills, owe their development—you must find him at 20 King Street East behind the sign "Canadian General Electric." There, if you are able to find a few moments when the organizer of this system is not immersed in work you may see one of the most aggressive and epoch-making Canadians that ever came out of England—Mr. Frederic Nicholls, conveniently known round those offices as the "G. M."

There is nothing spectacular about Mr. Nicholls. He is invariably neat in his attire, and well-groomed; customarily wears a small bouquet, and

always moves with the straight-ahead gait that bespeaks rapid energy. If he has anything to say he says it in terse unpretentious English. He greets the visitor in a most gentlemanly way; has no suspicion of posing, neither does he become confidential. For jokes in business hours he has no time. He sails into a subject with a fair wind and lands strong on the vital point. When he begins to talk of Canadian development and the industrial Canada of the twentieth century, you begin to realize that Frederic Nicholls has been in Canada just about one generation; that he knew this country when it was miles back in the woods, before there was any talk of nationalism north of the great lakes, and a few years before even the National Policy and the tall chimney got into the public imagination.

Not so very long ago, if a stranger wanted to get a working idea of what Canada was like, he pulled down a volume of poems by one or more of a group of promising writers down at Ottawa, or read through an oration of some eminent divine down at Montreal. This was the academic and religious period in Canadian development. Most young countries have such a basis. The United States had it less than a century ago in New England. In those days the Channings, the Emersons and the Longfellowes had the United States by the heart-strings. They are all dead now. The great Republic may be worse or it may be better in consequence; but, if the United States had kept on producing poets and philosophers at the same ratio to population, Carnegie might have been a college president and Rockefeller a Baptist preacher.

And so in Canada we were bent on

turning out good verse, fine sermons and dry histories, peering through academic fog at our dubious destiny and shuddering at almost infinite geography. Political ideas were plentiful, and orators dignified the House of Commons. And if Canada had continued in the production of poets, politicians and preachers as the main order of business—well, it's quite likely Frederic Nicholls would have got a respectable business mediocrity and nothing more.

When the present general manager of the Canadian General Electric came to Canada in 1874 this country was an industrial Siberia. The harvest of the Reciprocity Treaty was all in and Canada was getting about as many flouts as Free Trade England is to-day. It was a poor time for anybody looking for a snap to come to Canada. Frederic Nicholls was then a youth of eighteen. As a boy in London, he had been interested in electricity, and once upon a time amused himself making an arc light by means of a Bunsen battery, largely in order to play croquet with the new white light. This was the toy period in his development, following which he went to Stuttgart for a year or two in technical training. And at the close of his Stuttgart period he came across the sea.

This was in 1874. Mr. Nicholls went to Ottawa where he spent five years mainly looking round and learning the way of the country; incidentally getting familiar with a few public questions at the Capital. In 1879 he went to Toronto which, dull as it was, seemed to be a much livelier town than Ottawa except when Parliament was sitting. He was not long in Toronto before he became acting secretary of the Canadian Manufacturers' Association whenever Mr. A.

W. Wright, the secretary and present Conservative organizer, was absent. The C. M. A. was then a body with some history, having taken a leading part in developing the National Policy and founding "Tory Toronto."

Mr. Nicholls was a young Conservative. He liked the temper of the association and he had already begun to make a hobby of the tariff on which in later years he became an expert authority. Because of his fiscal enthusiasm, Mr. Nicholls got the secretaryship of the association in 1882. He was beginning to begin, and little did any of his confreres dream what a gait this same young Englishman would strike before the close of the century. There were a few who said Nicholls would be sure to enter public life, for he had such an appetite for the tariff. And in those days he could have easily got a constituency as a lieutenant of John A. Macdonald.

Mr. Nicholls entered public life by another route. He joined the great army of unelected parliamentarians and became an editor. In January, 1882, he bought a paper published in Ottawa and called the *Industrial World*. This paper he brought to Toronto and set up in business with it at 6 Wellington street west. The name didn't suit him because it was too general. Wanting something more national, he called it the *Canadian Manufacturer*. This paper he made the organ of the Manufacturers' Association, of which he remained secretary till the year 1890. So that he was the first editor in Canada to make a business of advocating a protective tariff.

This was the time during which Mr. Nicholls made a special study of economic conditions in Canada. The theme was a novelty. It fascinated

him. The fiscal revolution in Canada began to seem as epochal in its day as Free Trade and Cobdenism had been a generation previous in England. Frederic Nicholls needed no tutor. He plunged into tariff problems neck deep. As editor of the *Manufacturer*, he became perhaps the best practical authority in Canada on the tariff. In 1887 the *Manufacturer* contained a number of interesting cartoons. They were all of Mr. Nicholls' invention and most of them were devoted to lambasting the Commercial Unionists, particularly Ben Butterworth, who moved the Commercial Union proposition in the United States Congress, and Erastus Wiman, his lieutenant. All through that sentimental era between '86 and '91, when the N. P. seemed too slow for a lot of people who thought they preferred the Stars and Stripes to the Union Jack, Mr. Nicholls' strenuous organ waved the red rag of independence.

In those days trade papers had a hard row to hoe. Trade was small and manufactures infantile. Advertisers were not clamoring for full-page spaces. It fell to Mr. Nicholls' lot to educate some of them along that line. He knew that merely being an organ of protection would not pay rent, cost of paper and wages of printers. The *Manufacturer* was not able to afford a staff of experts. Even after Mr. Nicholls was relieved of the editorial end he still continued the economic backbone of the paper. Having studied the theory of tariffs he had a fine chance to bump up against the men who needed the tariff in their business. He was his own advertising solicitor, subscription canvasser, business manager and editor. One week out of the two each issue he devoted to getting copy ready, read-

ing proofs and attending to "make-up." The other one he devoted to hustling out on the railroads after subscriptions and soliciting advertisements.

Some time during his early years on the Manufacturer, Mr. Nicholls became Canadian agent for the Thompson-Houston Electrical Co., an American firm just beginning to get its tentacles on Canada. He combined the selling of electrical supplies with his duties as publisher—for by this time he was able to afford help on the editorial end. The present proprietor of this paper and Mr. Nicholls' successor in the secretaryship of the C.M.A., took the editorial work.

In spite of all his experience in butting up against the public he was very shy. Once when soliciting business for his firm, he met the representative of another local trade paper.

"Well," said the other, "how do you like this kind of business anyway?"

"Like it!" echoed Mr. Nicholls. "Do you see that office down at the corner? Well, before I got my courage screwed up high enough to go in and ask the head of that firm for business, I had to walk three times around the block."

To this day Frederic Nicholls is proverbially retiring when it comes to newspaper publicity. He rarely or never appeared in public, and so far as is known was never a stump politician. His early reluctance, however, to thrusting the claims of his business on the notice of other people he has pretty well overcome. If he had not, there might have been no Canada Foundry and no Canadian General Electric to-day. There are hundreds, perhaps thou-

sands, of commercial travelers, advertising solicitors and subscription canvassers in Canada to-day who have had the "three-times-around-the-block" feeling on their first trip out over the route. The chances are that many of these shrinking men develop into the very best material on the road. The young man who is so cocksure at his first "Good morning" to a prospective customer that he is able to hand out pointers how to run the business, is liable to reach a few bumps before he goes the round again. The man who has to tramp out of his nervous system the horrible shyness that gives him the three-times-around-the-block feeling is likely to be a rattling good man when he gets the feeling out of his system.

It was in 1886 that Mr. Nicholls put another spoke in his wheel. He went into the machinery business. In conjunction with Mr. Howland he opened what was known as the "Permanent Exhibition," down on Front street, opposite the Queen's Hotel.

It was in that year that the first electric car was ever run in Canada and, so far as is known, either the first or the second in America. That was the trolley which at the Industrial Exhibition of 1886 ran across the exhibition grounds, starting at Dufferin avenue and ending at Strachan avenue on the east.

In his office on Front street Mr. Nicholls thought out a good many things on that line. He was in the midst of wheels. This "Permanent Exhibition" was the first thing of its kind in Canada; the first time that any one firm undertook to act as selling agents in one office and show-rooms for a large number of Canadian manufacturers. There had now been eight years of National Policy, most of which had been devoted to getting

protectionism grafted on to the country's growth. This aggregation of Canadian manufacturers, presided over by Mr. Frederic Nicholls, was one of the National Policy's first fruits.

One year before the close of that Exhibition—1890—Mr. Nicholls retired from the desk of the C.M.A. There were other possibilities looming up, and he decided to get in on the ground floor. The late '80's were the years during which electricity got hold of the American continent as light, and in the '90's as motive power. Back in the early '80's, however, arc lighting had come into vogue; a few lamps here and there as far back as 1884, but not enough to constitute a system.

This was the public curiosity stage of the electrical development era, when an arc light sputtering and swinging on a street corner or in a store door was as much the subject of speculation as the automobile was to the farmer four years ago. And as yet people generally had not begun to swear at trolleys, strap-holders were unknown, and most people calculated that electric cars were about five miles an hour too swift for their nerves.

All this electrical development was profoundly and particularly interesting to Frederic Nicholls. The School of Practical Science in those days was a sort of experimental side-show to the University; what some aesthetic people regarded as a red-brick eyesore in front of the ancient Norman pile in Queen's Park. Its students were few. There were more students in one year of Arts than in all the years of the S.P.S. multiplied by two. And electricity as a form of commercial power had not yet

been heavily exploited on the curriculum.

But Frederic Nicholls had the kind of brain that doesn't wait for a college lecturer. He knew enough about electricity to believe that it was a revolutionizing power as great in the closing decades of the nineteenth century as steam had been in the days of James Watt.

It was in 1888 that Mr. Nicholls became interested in electricity from a national standpoint. In that year he organized a syndicate for the purpose of investigating, somewhat after the manner of a Royal Commission, the possibilities of electrical development in Canada. This syndicate consisted of ten men, each of whom subscribed \$1,000 to a central fund for the purpose. One of the results of this enterprise was the organization of the Toronto Incandescent Light Co. The utility of the arc lamp had its limitations. It was easily seen that to make electricity a commercial and economic success for lighting purposes some more elastic method of distribution must be secured. The incandescent system was the result, and the Toronto Incandescent Co. was the first organization to exploit this system in Canada. This Teraulay street station was built in 1888 with a small equipment consisting of a couple of small engines and generators supplying a mere fraction of the service which, beginning in offices and stores, has since ramified into homes, schools, churches, halls and street cars.

The next year Mr. Nicholls took another step, following out a developmental idea and keeping in mind the central principle of consolidation. He saw that it would be an economic advantage for a company dealing in electricity to undertake its own con-

structional works. For this purpose the Toronto Construction and Electrical Supply Co. was formed with Mr. Nicholls at the head. This company laid the first underground system of wires ever laid in Canada. They buried their wires under the streets while the "knockers" stood around and told them they were burying their money. The underground system has since become an economic necessity.

By this time there were a number of American electrical companies beginning to exploit Canada. Chief among these was the Edison General Electric Co., which somewhere in the '80's built a plant at Peterboro'. Mr. Nicholls' company entered into decidedly active competition with the Edison Co. for possession of the Canadian field. The struggle was sharp and decisive—and what was a rare thing in those days, the Canadian company won out. In a short time the Edisons capitulated and sold their plant at Peterboro' to the Toronto Construction and Electrical Supply Co. And this merger was the nucleus of the present Canadian General Electric with its feelers all over Canada.

The progress of the new merger was rapid. The output from the Peterboro' plant the first year after its acquisition was under \$500,000. To-day, including the business of the Canada Foundry Co., the output is more than \$5,000,000, an increase in less than a decade of more than 1,000 per cent.

In 1891 Mr. Nicholls abandoned his Permanent Exhibition on Front street, which up to that time had been headquarters for all his electrical operations. In that year the Toronto Street Railway began to lay off its horses. The first trolley line

was run in Toronto in 1892, a few years before Mr. Wm. Mackenzie, who at that time owned not a mile of railway anywhere, became the new president of the company. As yet, however, Mr. Nicholls was not a director of the Street Railway Co., although he was identified with the Canadian Northern enterprise at its inception.

In 1893 Mr. Nicholls decided to retire from journalism. He had fought for a protective tariff; he had boosted the Manufacturers' Association; he had lambasted Butterworth and Erastus Wiman; he had been vice-president of the old Toronto Press Club. In all this he had a distinctly national as well as personal aim.

Now, however, he began to see that his polemic days were about over. The foundation was laid. A bigger field lay before him; a field which seemed to possess boundless possibilities and called for an entire concentration of his energies on practical development. He sold his paper to its present owner and swung into the power field. In that field he was easily the most conspicuous figure. But his grasp of electrical problems was not confined to volts and amperes. There were plenty of men available for technicalities. Mr. Nicholls had other work. Once he had mastered the tariff. In half a generation the Canada of free trade and depression had passed into a land of factories and of power problems. Capital was being attracted to power investments. Canadian financiers were beginning to see that the money which makes wheels turn is developing the country; that transportation problems were no longer confined to the steam locomotive, and that factory motive power was not summed up in the steam engine.

In short, it became evident that the transmission of power contained possibilities almost as great as the generation of power. The central station idea was born—the principle that once having got a plant for the generation of power, it pays to run it with a constant and as far as possible a full load. In fact, there was a strictly commercial side to this technical problem. But between the technician's machinery and the financier's check-book is sometimes a big gap. This gap Mr. Nicholls, with his practical and commercial knowledge of power problems, was able to fill. He was no longer the hesitant young man who walked three times round a block before tackling a customer. He became a promoter of power problems. By his clear-headed grasp of the power situation and his perspicacity in seizing on the salient points he won the confidence of a group of capitalists who were practically waiting for a man of that stamp to arrive.

But there was yet another side and a greater possibility. Mr. Nicholls had not forgotten his earlier acquaintance with machinery. He was not merely absorbed in an electrical fad. He was not confined to the generation and transmission of power. The other member of the industrial trinity, the application of power, was quite as important. Get these three into a working partnership with a strong backing of capital and there was a chance to organize the greatest aggregation of power enterprises ever known in Canada.

That project was brought to a head in the organization of the Canada Foundry Co., of which Mr. Nicholls is the general manager and the leading motive power. In 1900 the nucleus of this mammoth organization was developed when the St. Lawrence

Foundry Co. with works in Toronto was bought, becoming the property of the Canada Foundry Co., which as yet had not begun to build its present big plant at Toronto Junction.

In 1901, still following up the merger organization, the Canada Foundry acquired the Diamond Machine and Screw Co. and the Toronto Ornamental Iron and Fence Co., manufacturing finishing iron and all kinds of fence wire. The following year saw the absorption of the Northey Pump Co. In 1903 the present mammoth works of the Canada Foundry Co. were built at Toronto Junction.

By this time Frederic Nicholls was the leading industrial figure in Canada. In less than ten years since he had quit the publishing business he had climbed to what in some men's experiences would have been a dizzy height. But there was no dizziness about Mr. Nicholls. There were other heights to climb, other organizations to promote, more consolidations to effect. He was in a world of big potential problems; a marvelous fascinating world of more practical interest than the plungings of Wall Street. Still under fifty, this man, who in the reciprocity era had come to Canada an unknown youth, had become the central figure in the vast aggregation of allied interests which stands midway between production and transportation. The country was rapidly forging ahead. In spite of political theories the epoch of Liberalism, coupled with a protective tariff, had pushed Canada on to the high road of industrial prosperity. In the big co-relation of interests that formed the Canadian General Electric and the Canada Foundry Co. there were political figures of both stripes; but they all believed in a

protective tariff because it had brought the tall chimneys and the industrial wheels.

So rapidly did one enterprise after another develop in this aggressive capitalistic and industrial ring that it is scarcely possible to observe any chronology. The same year came to witness a whole group of developments. It is even now necessary to revert a few years in order to catch up with the procession.

A fresh power had come into the field. It was hydraulics, the oldest power in Canada except wind and yet, wedded to electricity, the newest and to some minds the most economic. The water powers of Canada got into the public imagination. Niagara became the focus. The Electrical Development Co. came as a result. When it did the central plain figure was once more Frederic Nicholls; the man to whom instinctively capital turned whenever it needed direction into profitable channels. It became the fashion whenever a man with a new industrial idea came to look for a field to work in Canada to tell him, "Well, you go and talk to Frederic Nicholls. If he says that project is a possibility in this country you can reckon it will go. He knows the industrial end far better than any of the financial men."

So it was that when Americans began to grab Niagara it was counted time for Canadians to be on hand. If there was to be an industrial Niagara it must be international. Canada must have its share. This is not saying just where electrical development companies ought to get off in the matter of harnessing the cataract: that will probably be settled by government. But to make Niagara effective in Canada, Canadian capital must be invested there

and Canadian enterprise turned in that direction. No man was so well able to pioneer this project as Frederic Nicholls. He had experience, knowledge and capital at his back. He was at the focus. The Canadian General Electric, already an empire of business interests, was ready to exploit its share of the new power and to sink into the enterprise capital, the loss of which would have ruined any private individual. The net result of this is the Electrical Development Co. with its hundred thousand horse power at the Falls.

Out of that again came the Toronto-Niagara Power Co. with its miles of copper wire and steel towers. From that also came Mr. Nicholls' connection with the Toronto and Hamilton Railway Co.; his presidency of the Niagara, St. Catharines and Toronto Railway Co.; his directorate on the London Electric Co. at the end of the commercial belt; his presidency of the Albion Power Co., N.Y.; his presidency of the Electrical Transmission Co., Niagara, N.Y. He was already recognized by the United States as a dominant figure, a practical though somewhat paradoxical reward for the lambasting he had given American ideas about commercial union when he was editor of the *Manufacturer*.

And still there are other sides. With the railway development of Canada it was only logical that Mr. Nicholls should become actively identified. His connection with railroad-ing is not merely dilettante or academic. Ten years ago he was associated with Mackenzie and Mann when they acquired the Lake Manitoba Railway and Canal Co. and began to build the Canadian Northern, of which road he is a director. His directorship on the Toronto Street

Railway came later, as also his vice-presidency of the Toronto and York Radial Railway Co. From the same quarter he got into the James Bay Railway, which is now the north and south line of the C.N.R. All told, Mr. Nicholls is an active member of twenty-eight boards of directors.

But merely sitting on boards is not Mr. Nicholls' limit. All the directorates of which he is a member are in a co-related group, and the thread that holds them in the group is Frederic Nicholls. For instance, cars must be made. It pays the organizer to be in on the ground floor of all the co-related interests. Mr. Nicholls is a director of the Imperial Rolling Stock Co., Ltd., and a director of the Canada Car Co. On the power end he has switched the Canada Foundry Co. into the manufacture of locomotives. Two years ago the first locomotive made in Toronto since 1853 was the first one of ten contracted for the C.P.R. The Canadian Northern have since placed orders for a large number. The Grand Trunk has recently followed suit with several more. The locomotive building is now an integral part of the Canada Foundry Co. For though some people fancy that some sweet day bye and bye steam locomotives will be abolished, Mr. Nicholls understands that civilization can never get along without steam and the steam locomotive.

Again, on the construction end of the railroad game Mr. Nicholls has become a re-organizer through his well-known connection with the Dominion Iron and Steel Co. of Nova Scotia. Three years ago this eastern end of the railroad construction enterprise in Canada was in a languishing condition with a fair chance of obliteration. Again, there was no

man better able than Mr. Nicholls to infuse fresh energy into the concern. For three years he worked on this project tooth and nail in association with Mr. Plummer. The result is that to-day the Dominion Iron and Steel Co. is turning out 450 tons of steel rails a day.

Could there be anything more for one man to accomplish in the development of power and transportation interests in Canada? There was still a field into which prior to 1903 Mr. Nicholls had not directed his energies. It was shipbuilding on the lakes, which up to that year had been carried on in a haphazard way through lack of consolidation. In 1903 the Canada Foundry Co. bought the Bertram Shipbuilding Co. Mr. Nicholls had already been identified with the Niagara, St. Catharines and Toronto Navigation Co. Moreover, being for years a yachtsman he knew a few things about navigation not written in books. Now he is president of the Canadian Shipbuilding Co., from whose yards in a few days now a magnificent new lake liner will be launched for the Toronto-Niagara route, and at whose offices has just been closed a contract for a new 500-foot grain propellor for upper lakes traffic, the biggest boat ever turned out of a Canadian lake marine shipyard.

And there was yet more. Not many years ago—to double back again on this many-phased career—a small group of Canadian capitalists got interested in power and traction schemes in South America. This field had been neglected by the big American capitalists busy developing their own enormous fields. Mr. Nicholls in conjunction with a handful of Canadian financiers got busy in Rio Janeiro, which to-day is setting an

example to all America in civic enterprise. He is now vice-president of the Rio Janeiro Tramway Light and Power Co. as well as vice-president of the Sao Paulo Tramway Co., whose stocks have been bumping the ceiling the past year.

And so when you come to take breath and reckon it all up, what has this human dynamo accomplished? In a word, it may be summed up in this perhaps—that the small syndicate of ten men organized in 1888 to investigate the possibilities of electrical development in Canada has become a coterie of financiers controlling a vast system of co-related interests and a capitalization representing an aggregate of \$150,000,000. And the chief practical figure in this industrial empire is Frederic Nicholls. Trace up all his ramified aggressions into the industrial field and you find that they amount to a huge cycle of organizations all identified with the industrial development of the country in manufacturing, electricity and transportation. It all resolves itself back to the simple, strenuous days when Frederic Nicholls studied the tariff long before he saw to what tremendous results a protective tariff would lead. It is the case of a man with almost boundless energies and powers of concentration beginning with a fundamental problem and working it out into practical results; of a man having absolute faith in the possibilities of his country. Mr. Nicholls believes in Canada first. He also believes in himself. If he did not he might to-day have been a mediocrity.

As to the lighter side of Mr. Nicholls' character little has yet been said. As a sportsman he is known practically all over America through his yachtsmanship. Last year with

the "Temeraire" made him a yachting figure for the time being as conspicuous from a Canadian as Lipton is from a British standpoint. Mr. Nicholls did not learn yachting yesterday. Twenty-five years ago he navigated Lake Ontario in a blundering fourteen-foot lugger that would have given the cold creeps to a land-lubber. He is now the foremost figure in the R.C.Y.C., has built another yacht for Lake Simcoe, and is building another cup challenger.

Some years ago, during a yacht race on the lake, Mr. Nicholls' yacht was heading through the western gap when she was run down by a lake steamer. Mr. Nicholls was unceremoniously dumped into the gap. He picked himself up and swam ashore.

"By Jove!" said an onlooker, "I don't know who that man is, but he's certainly a dead game sport."

Mr. Nicholls has followed the rod and the gun all over Canada. In one room at his home at the head of Homewood Avenue he has a collection of trophies all, with two or three exceptions, shot or hooked by himself. These with pardonable enthusiasm he showed the writer the other evening.

"Mr. Nicholls," I said, thinking about the multifarious interests with which he has become identified, "when did you ever get time to sleep?"

He pointed to a camp photograph in which there was a collection of dead animals and one man sprawled out on his back.

"There," he said, laughing, "is the only time—so my friends say who took the picture—that any one ever caught me napping."

In his home life Mr. Nicholls is peculiarly happy. He has a fine

residence, one of the finest in Toronto. He has a huge conservatory in which any man might spend an hour every day of the year. Here he has rare orchids, cinerarias and palms. In every room in the big house he has his famous pictures, one of the finest collections in Toronto, his Turners, Gainsboroughs, Corots and scores of others. Frequently after the rest of the household have gone to bed he takes his habitual pipe and sits for an hour in front of a single picture. Several pianos in the house furnish him with plenty of music. He has a good collection of books, and he has read them all.

In club life Mr. Nicholls has made as many ramifications as he has in business. He is a member of every big club in Toronto except the Hunt Club. He loves a good cigar and a pipe. He enjoys travel, yachting and riding. He projects himself into a vast number of interests and surrounds himself with things in which he takes a vital interest. To see him on the street one might not take him for an extraordinary man. At close range and as a study he is a dynamo. Not yet fifty he is still in the prime of vigor and optimism. On the academic side he is a director of Bishop Ridley College and a member of the Board of Finance of Trinity University,

both of which connections he prizes very highly.

As to the Canada of 1878 Mr. Nicholls remembers well what it was and can picture its melancholy depression and its stagnation of trade. Asked as to what form Canadian expansion is likely to take in the near future he unhesitatingly replied—"Railways."

"Yes," he said, "we are on the eve of a great railway era. For years to come we shall build railways and keep industrial prosperity. After the abnormal era of expansion has passed we ought to keep our prosperity through the normal expansion in home trade which must inevitably follow settlement along the railways. Canada's great need to-day is population, not only agricultural but industrial. Unless we get the balance of both, the cost of production will go beyond where it is profitable to compete with outsiders. The cost for labor will more than offset the advantages of a protective tariff. Then we shall be a dumping ground for the United States. If we get industrial population to cope with our enormous gains in agricultural immigration, we shall be able to hold our own against the world. And," he added, energetically, "Canada ought to thank heaven for the Dingley Bill—for it made us commercially independent."



Marshall Field, Storekeeper

BY ARTHUR E. MCFARLANE IN SATURDAY EVENING POST.

No man of late years has done more to ennoble the counter and the store than Marshall Field. The success which he attained stands as an encouragement to every young man. His uprightness is an object lesson to all. With unwavering fidelity to principle he lived a useful life and in death all men honor him.

MARSHALL FIELD, like so many of his kind, came of good, tough, Yankee-farmer stock. His father was reckoned a "hard driver;" but if he worked the lad at home, he gave him not only a common-school education, but also several years in the academy at Amherst. Then, when he was seventeen, he put him into the Pittsfield general store.

Deacon Davis, the keeper of that emporium, was a very short time in deciding that his new clerk "would not make a merchant in a thousand years." What young Field replied to that we do not know. He was always reticent enough. But he probably had his own thoughts. In any case, we find him staying with the Deacon until he was twenty-one. Then he drew his savings from the bank and took the big road for Chicago.

He used to say, later, that every man has two educations: one which he receives from others, and a second—more important—that he gives himself. We know little about those Pittsfield years; but we may take it for granted that before they were ended his second education had begun. For within four years after his arrival in Chicago he had reached business dignity as the junior partner in a big dry goods house, Cooley, Wadsworth & Co. And five years later we find him joining with two kindred spirits and launching forth independently.

It is significant that Marshall

Field's partners—and partners do not come by accident—were Levi Z. Leiter and Potter Palmer. If to these names we add that of Philip D. Armour, we have Chicago's "big four." And just in this connection, it is worth saying that a barrel of nonsense has been talked about the intuition with which these men early recognized the illimitable possibilities of Chicago. Illimitable possibilities are not shiningly apparent in marshy land, and a shallow harbor, and a third-rate river to silt into it. They exist in human nerve and brain fibre. Metropolitan sites of unparalleled advantages are only less plentiful in America than boom-time real-estate offices. But when a group of men of a joint and several trading ability to stagger the antique Phoenicians decide to peg down their tent in a given locality, you might as well begin to lay out your county buildings opposite, and give your rod-and-transit men instructions to leave lots of room for parks; for you will soon be face to face with the dangers of overcrowding.

Palmer was the eldest; he was already a kind of Ulysses among the retail merchants of Chicago. To him we can trace the so-called "Field principles" of making a store a public utility and convenience, of selling with the privilege of exchange, and, in general, of giving something for nothing. Leiter supplied an energy which flagged neither by day nor by night. Field, for his part,

evinced three qualities sufficiently rare in the same person—a genius for organization, a yearning for new things, and an eternal caution in trying them. The trio thrived from the beginning.

In 1867 Palmer's health began to worry him. He proposed to the two younger partners that they should buy him out. They were to pay him what they could in cash, and give him their notes for the balance. At this time Field, at least, was still sleeping above the store, which does not bespeak any superabundance of ready money. But he was as eager as Leiter to grasp the opportunity. Now, one of the erroneous ideas regarding the man which have received very general credence is that he never gave a note. In the case of this retirement of Palmer, along with Leiter he gave some very large ones; and those notes had a series of painful and humiliating renewals. But in experience they paid Field interest for the remainder of his life. He made it the first principle of his financial existence to give no more.

Having planted this shoot from the tree of wisdom, and beheld it already promising him no uncertain shade and shelter, with his partner's permission he proceeded to set forth a second sprout. And though, according to Field, it came from the same parent trunk as its predecessor, for a long time it looked to Leiter horribly like a cutting from the deadly upas. They were doing a wholesale as well as a retail trade; and, as a wholesaler, Leiter had often imagined to himself a business paradise in which he could do all his paying on long terms, and always be paid himself in cash. Field, against all the arguments of reason and human nature, reversed this. He and

his partner were to pay the cash, and their customers were to get the "time." But, mark it, it was not to be "long time." It was to be shorter time than any of the other Chicago wholesalers were offering them! Could any departure be better calculated for the alienation of trade? We must remember, too, that at that time the small storekeepers of the west were about as cheerfully haphazard in the matter of meeting paper as has ever been a matter of gloomy record in the commercial agencies. In the opinion of Field & Leiter's competitors, they needed encouragement. Field decided that he could best offer them encouragement by making his firm able, through its cash buying, to put them in goods at prices never listed before; and then to insist that a bargain was a bargain. Thence, in the course of things, failures ensued—which failures might otherwise have been staved off for a year or two. And after that an influence for good business methods—for prudence and forehandedness and punctuality—began to make itself felt from the Mississippi to the Pacific. It extended itself with the extension of what was to be vastly the greatest business ever done upon this or any other continent. And it is the standing legacy of the mighty Chicago house to-day. Sometime a chapter of the country's commercial history will be written under the heading, "Sixty Days Net."

As for the reflex action of the departure upon the immediate fortunes of Field & Leiter, by 1870 they "were making an annual turnover" of \$8,000,000. And although in the great fire of the ensuing year, by the failure of certain insurance companies, they lost a clear million

which they should never have lost at all, theirs was the only Chicago dry goods company which had to ask for no extension of credit. So great an advantage, indeed, did this give them over all rivals that Field himself confessed that the fire might have been said to be a piece of great good fortune for them.

While the engines were still playing on the embers, they opened up in the old car-barns on the corner of Twentieth and State streets. They had—we have seen—always broken one of the “safe rules for trade” by doing both a wholesale and a retail business at the same time. Now the two were at any rate given separate housing. Upon the old State and Washington site went up that block-front structure which was to be for twenty years one of the Chicago landmarks. The wholesale business was given a block to expand in at Madison and Market. By 1875 the annual retail trade had grown to \$19,000,000—a figure surpassed only by A. T. Stewart’s famous house in New York. In 1881, the year in which Leiter retired, a “turnover” of \$30,000,000 ended Stewart’s pre-eminence forever. And the big Field “general staff” rejoiced like young lions who have not merely sought their prey, but have found it.

Yet the proper business of this paper is with underlying principles, and not in the glorification of the outward details which make them manifest. Nor must Leiter’s value to the partnership be passed over too glancingly, for he was steam-box, piston-rod and driving-wheel, all in one. But it was Field who gave the “power” its undreamed-of and measureless activities.

In the first place, what was his chosen power? It was that of abso-

lute honesty and fair dealing. On the surface this must seem the flattest of truisms. But is it? That type of storekeeping cleverness which, taking its standards from the thimble-rigger, regards a customer as some one to be done, still survives most plentifully among us. Every town has its examples, and neither starvation nor bankruptcy can teach them anything. To my own knowledge, there is at least one very large and well-known store in New York where you may buy blankets for pure wool which turn out to be largely of very well-prepared cotton. One might, indeed, almost say that all stores divide into those believing that honesty pays and those believing it does not.

Whether Marshall Field made honesty his rule merely because it paid we shall be in a position to judge better later. For the present, a story told by Mayor Dunne may serve as some indication of how far the Field store came in the end to carry its rule of rules. He was buying an umbrella, and upon the end of the counter he noticed several under a reduced-price card. The saleswoman explained that they were damaged. The mayor picked up one which, in honesty, he had to inform her was not damaged at all. Oh, but it must be! And she went over it, stick, ribs and covering, until she found a tiny place which had been ripped and re-sewn. She pointed it out in triumph! It is a kind of triumph which, I venture to say, was signally uncommon in those good old days of non-advertising dignity, which, we are told to believe, possessed principles that our own pushful and aggressive days can never wot of. The principle that a clerk may misrepresent to a certain extent “for the good of the firm” is

hardly a modern one. Under the Field regime, the clerk who misrepresented once for the good of the firm, and was found out, never did it again—for the good of his own soul.

Now for some business tenets in the regular, but narrower, acceptance of the phrase. If Field paid cash, he saw, too, that he received his cash discounts. These discounts he deducted from his retail prices, and he considered that they must always give him one great advantage over his competitors. So they did, until his competitors began to go to school to him.

In the use of money he guided himself at all times by this sweeping assumption: Only that capital which is a man's in absolute freedom can be of any actual value to him. The most speciously attractive of opportunities could not induce Field to borrow. Fifteen million dollars' worth of Chicago real estate, while he possessed it, never knew a mortgage—and only those who went through the hard-time years with him can understand what that means. He never bought a share of stock on margin; he did not think he was a good-enough guesser. All short-cuts to wealth he regarded as so many runways over baited traps. Breathing the air of Chicago though he did, "he never put any trust in the future;" he at all times carried a huge reserve. We spoke earlier of his having planted certain shoots from the tree of wisdom. With those herewith added, he was in a few years possessed of a windbreak capable of standing up against a financial cyclone. Many business men should really be window decorators. They never plant anything but pretty boxwood hedges.

Yet upon the attitude of his em-

ployes must the success of every owner of a great retail store ultimately depend. One of Field's employes tells us that two principles seemed here to govern—one was justice, the other was consideration. Marshall Field early instituted a kind of civil service of his own. Detailed records were kept not merely of the employe's sales, but of his or her deportment toward the public, his or her disposition, neatness in dress and person, general habits even. To each count certain marks were attached. Averages were cast at the end of the year, and upon these averages depended all promotions.

Thus the store became a kind of great training-school. No employe, however high his salary, was allowed to feel that the firm could not do without him. There were others constantly and zealously preparing themselves to take his place. No employe, too, could feel that his position could normally be a stationary one. "I don't want to do business if I can't progress," Field used to say; and he wanted those farther down the ladder to think in the same way about it. Moreover, there was always a final advancement into the firm itself; every man carried the field-marshal's baton in his knapsack. This meant, too, that a man could not only graduate from the staff with honors, but with much wealth, in the bargain. Merely in Chicago one might mention John G. and Lafayette McWilliams; H. J. Willing, Thomas Templeton, Harlow N. Higinbotham, H. G. Selfridge, Robert M. Fair, and others—all of whom stepped forth worth from one to five millions. No man ever saved millions on a salary alone.

From the day when he joined for-

tunes with his first famous partners, there has often been comment upon how rarely Field's judgment failed him in the choice of a man. He read human motives and gauged the particular aptitudes of the individual almost clairvoyantly. He could both pick a good man and put that good man where he could do his best work. And, incidentally, that special wisdom which he had gathered from his experience as an employer he was in the habit of applying very hard-headedly to larger affairs. When asked why he opposed the municipal ownership of Chicago's street railways, he said he would believe in the city's capacity to maintain a good street-railway service when it could maintain a decent elevator service in the municipal buildings; Chicago had not yet merited promotion! Could Adam Smith himself have made the point with a more searching incisiveness?

He was always absolutely the master in his own house. When Mr. Higinbotham was offered the presidency of the Columbian Exposition, he had to wait till "the chief" returned from Germany and reluctantly gave him permission to accept. A great compliment had been paid to that State street training-school, but Marshall Field did not view it from that standpoint.

It has been remarked that a Field employe always says "we." Yet the man was never paternal in his manner. When he walked through the big store he rarely smiled and almost never praised. A portrait painter to whom he sat described his face as "cool and grey." He was taciturn and unapproachable. But by his two principles of justice and consideration he succeeded in surrounding himself with an atmos-

phere of good will, and implanting in the thousands at his command that spirit of communal dignity and esprit de corps which alone can make a business, however many-millioned, truly great. When about an applicant for a position there was something just a trifle glib, or slick, or shifty, he had one formula of rejection: "I don't think he is just our kind." And, be assured, every business has its own "kind," to make or break it in the end.

In the meantime, from 1881 on, the names on Field's pay-sheets had been increasing at the astonishing rate of more than five hundred annually. The year 1905 saw his retail store giving employment to 8,000 men and women—a number equal to the entire wage-earning population of the Chicago that Field came to in 1856! One can follow his progress, too, in the very topography of the block in which he first established that retail store. Annex has shouldered extension, each lifting itself higher than its predecessor. Since 1891 the course of building has been almost uninterrupted. Five storeys were not enough, nor seven, nor nine. The newest structure gazes down upon its forebear from an altitude of twelve. Indeed, the whole block now presents that craggy irregularity which to the foreigner looks so wilfully formless and unguided—but which is in reality a great outward and visible index of the rapidity of the progress made. In the present year, the Field architect was instructed to bring the entire store up to the twelve-storey level—"without, of course, in any way interfering with business!"

In 1887 the wholesale branch was housed in the great stone structure on Adams street. As for the buying

department, there is a study of commercial evolution in that alone. From the old custom of working through the commission houses, Marshall Field passed to sending his own travelers to Europe. Then he began to keep "travelers" in Europe all the time. Then he sent similar resident buyers to South America, Africa, India, China and Japan. And, following that, in Bradford, Manchester and Nottingham; in Calais, Paris and Lyons; in Plauen, St. Gall, Chemnitz and Annaberg; in Calcutta. Canton and Yokohama—in all these places did he set up factories of his own! If he could not bring the skilled native labor to Chicago, he would use it where it had its natural being. In any case no middleman should come between them! Only in the last few years did he feel that he had got his machine "really running!"

In the last current year his wholesale and retail branches together did a business of \$100,000,000. Since 1895 it has never been less than \$50,000,000. These great sums mean, even at moderate profits, great dividends. And if Field made others wealthy, he became vastly rich himself. At his death it is estimated that his holdings of real estate in Chicago alone amounted to \$57,000,000; no corporation in Cook county could show the like. His stores represent a value of \$25,000,000. He had \$17,000,000 in United States Steel; \$12,500,000 in the Pullman Palace Car Company (and it used to be said that George M. Pullman was only one of Field's head clerks); \$10,000,000 in St. Paul, and as much more in Baltimore and Ohio, Chicago and Northwestern, and other railroads; \$6,000,000 in bank stocks; \$5,000,000 in textile factories.

But these are only figures. And there are other men—whom the Republic does not delight to honor—who could show much greater. What else but the financially astounding has Field left behind him?

There is a great deal else. You may think at once of the million he gave to the Field Columbian Museum, of the half-million in land to the University of Chicago, of the unnumbered smaller sums to kindred works of help and education; and his will has added its own items to the list. I am not speaking of that kind of philanthropy, however, but of something which last year's business history has shown us we need much more. If you like that sort of thing, you may get yards of well-balanced rhetoric from smug chambers of commerce and reverend boards of directors testifying to "the sterling worth of the man," and "how greatly the world of finance will mourn his loss." The world of finance, as represented by these men, is a pompous, plughatted, grey side-whiskered, pall-bearing old hypocrite. I prefer to go for my testimonial to a source much less awe-inspiring. Marshall Field was not the richest man in the United States—but he paid the most taxes. In 1905 Cook county received more than \$500,000 from him. He never "dodged." "And," says that collecting officer whom I choose to bear witness in this brief biography, "I think he paid up just because he wanted to be fair and square with the people!" It is a reason almost to make us rub our eyes. So, too, it may also have been something higher than policy that made honesty his first principle in storekeeping.

His was hardly a happy life, as we understand such things. Or perhaps

it would be stating it more truly to say that he loved the battle of life more than he loved life itself. His final days may well serve as an illustration. When informed of the gravity of his state, he called William G. Beale, his personal counsel, to his bedside, and gave himself a few last hours of business. Then he bade farewell to his family and friends. And having thus cleared his decks he made a fight against his malady which his doctors would not have looked for in a man twenty years his junior.

He had contracted the disease playing golf; but golf was his sole active diversion. He led his strenuous life among the push-buttons. He cared little for society. He did not take advantage even of that which builds itself about men in the hours of trade. He did not invite intimacy; his associates never called him anything but "Mr. Field." He had, too, little of that culture which the work of his generation has thrown open to the generation to come. He did not read broadly. Though he traveled much and owned beautiful pictures, he seems to have regarded them merely as things for a tired man to rest his eyes upon. In the collections of fossils brought together in the museum he had established he confessed he could see "only old bones." The notable thing is that he was entirely honest about it.

And that honesty was something that gave him a power which no accumulation of money ever could give. Twice he was offered the Democratic nomination for vice-president. What other multi-millionaire is there in America whose name could for a moment be thought to add strength to a political ticket? "He was," said

a contemporary, "a rich man of whom no one spoke bitterly because of his riches. He had no red silk cushion on the top of his desk, but that desk was a pulpit of a sort we can use a great many more of at the present time."

Again, in the business world he inspired that confidence which in the last resort only honesty can inspire. When, a few weeks ago, the crisis in the affairs of the Walsh banks threatened Chicago with a general panic, he was called from his bed to advise with the clearing-house committee. Yet he was no banker himself, and as a "financial expert" he did not qualify at all. In his whole career he had never carried through one of those "brilliant series of speculations" of which the papers tell us.

But what he did do was this—and the thing was done so quietly and resistlessly that we can hardly realize the completeness of its accomplishment: He was born to a commercial world that still maintained the old snobbish English tradition that the man who sold by wholesale of necessity belonged to a caste far above him who sold over the counter. Field's life-work broke down those crazy and moth-eaten barriers forever. Not only that. He did much more. He took that sneered-at retail counter, swept it clean of all the meanness and truckling which clung about it, and, by the power of honesty and fair dealing alone, lifted it into the dignity of the great professions.

An industrious Sunday supplement reporter, not satisfied with the commonly accepted sources of the Field millions, has hinted that he has inside information to show that Field also owned a great gold mine. Al-

though you may not find that gold mine in the Transvaal or California or the Klondike, you need not, therefore, doubt its existence. For an ex-

istence verily it has! Furthermore, it is a mine which, by an unwritten codicil in his will, he has left to all other business men whatsoever.

A Mayor and a Man

CHRISTIAN GUARDIAN.

By the special request of an esteemed reader of THE BUSY MAN'S MAGAZINE, we reproduce from the Christian Guardian of recent date the following abridgement of a character sketch of Mark Fagan, mayor of Jersey City, which appeared in the January issue of McClure's Magazine. The figure of Mayor Fagan is one of the most outstanding and exemplary in American public life.

"What is it, Mr. Mayor, altruism or selfishness? Is it love for your neighbor or the fear of God that moves you?"

"He thought long and hard, and then he was 'afraid it was the fear of God.'"

"What is your favorite book, Mr. Mayor?"

"The Imitation of Christ. Did you ever read it? I read a little in it, anywhere, every day."

The above is part of an actual conversation between a magazine writer and the mayor of a modern city. The interviewer was Lincoln Steffens, the well-known revealer of the secrets of graft and rascality in several of the cities of the United States, and the interviewed was Mark Fagan, the mayor of New Jersey, the greatest of its railway terminals, the stepping-off place for New York. Mr. Steffens writes it down in the pages of the January McClure's, writes it down with a glow and exhilaration that indicate how glad he is to have something better to tell of his country's civics than the horrible tales of corruption he has for the most part had to relate. And certainly the story is worth the telling, and worth the quoting, as an example of what a quiet,

conscientious, unbuyable, unbribeable man of Christian conviction and courage may do for a city in face of all the odds that political pull and commercial greed—just the same political pull and commercial greed that make us smart in some places nearer home—can bring to bear in order to frighten or frustrate him.

Mark Fagan was born a poor Irish boy thirty-six years ago in the very ward in which he now lives as mayor of his city. He began active life as a fatherless newsboy, and he fought for his corner. And he has been fighting for his corner ever since—and holding it. Waggon-boy, apprentice to a gilder, undertaker's assistant, these were the several steps of the ladder of honest and kindly work which gave him early the popularity and grip which launched him into political life in his twenties as a member of the board of freeholders of his ward. He was so straight that the bosses could do nothing with him, and would do nothing for him, or let him do anything worth while for the people he represented and was trying to serve, as he had promised while canvassing, "faithfully and honestly." But his popularity was undiminished, and in 1901 at the age of

thirty-two the ex-newsboy became mayor—the Republican mayor of a Democratic city—in the teeth of the “best citizens” and the “solid conservative business interests” of city and state alike.

Thenceforward the story has its humorous side—the story of the disgust and defeat and humiliation of the “machines” and the bosses that vainly tried to run him, and and its heroic side—the story of the calm, quiet simplicity of aim of the man of the people, for the city’s, that is, for its people’s, real advantage and elevation and comfort, and his invincible determination to steadfastly fight for the things he aimed at and against everything that opposed them. He was “impossible,” of course, as a mayor from the very start, but he is mayor to-day, and mayor of a city that his unselfish and unfaltering principle and pluck have gone far to make the city he desired it to be. The vested interests were all against him. First it was the street cars, then it was the railroads, for both were undertaxed, and fought bitterly against the fair play and fair taxation that Fagan demanded. And it was against a combination of such forces, regular and irregular, that he put up his election for second term—going from house to house in his canvass, and promising as before to be “honest and true”—and won. Then, after a year of fighting and partial victory, he was again elected last Autumn. “I find myself at the opening of the campaign,” he wrote in his appeal to the people, “confronted by a threefold opposition. First, that of the Democratic machine and its absolute boss; second, the scarcely concealed and treacherous opposition of a Republican party leader, whose demands on behalf of his corporate

clients I have refused to grant; third, the secret, but powerful, opposition of a combination of public service and railroad corporations, whose unjust corporate privileges are threatened by my re-election. * * * It is time to come out in the open, and have a square, stand-up fight against the Republican boss, the Democratic boss, and the trolley and railroad corporations which control them both. * * * It is time to fight the boss system itself, by which unscrupulous men get between the people and the public officials by control of the party machinery, betray the people, acquire riches for themselves, and attempt to drive out of public life all who will not take orders from the boss, and his real masters, the corporations.” And so he has gone on from the hour of his first election to the present, erecting high schools, increasing the number of public schools, enlarging and improving old ones, building baths, establishing free dispensaries, opening parks, extending and improving parks already existing, improving the fire, street-cleaning, and health departments, and generally making the city a more beautiful and desirable place for its citizens to live in, dealing out even-handed justice to all, and insisting that justice shall be dealt out by all to the people whose servant he is.

What makes Mark Fagan the incorruptibly honest and active worker for other people’s rights that he is? Everybody believes in his honesty, even his bitterest enemies. And his courage is equally indisputable. What makes him pure and plucky? The fear of God, he told his interviewer.

“Well, what do you get out of serving others. Mr. Mayor? Try to tell me that, truly.”

“He did try. ‘I am getting to be a better man. You know I am a Catholic—’

“‘Yes, and some people say the Catholics are against the public schools. Why have you done so much for them?’

“He was surprised. ‘I am mayor of all the people, and the schools are good for the people.’

“‘Well, you were saying that you were a Catholic—’

“‘Yes, and I go to confession every so often. I try to have less to confess each time, and I find that I have.

Gradually I am getting to be a better man. What I told you about hating men that were unfair to me shows. Some of them were very unfair; from hating them I’ve got so that I don’t feel anything but sorry for them, that they can’t understand how I’m trying to be right and just to everybody. Maybe some day I will be able to like them.’ ”

This is something more than religionism, whether Catholic or Protestant. It is applied Christianity. And it is what the world needs more of, and nowhere more than in its public men in politics and in civics.

Blackmail in Business

BY T. C. BRIDGES, IN GRAND MAGAZINE.

Corruption in business is rampant everywhere and strikes to the very root of things. There is no man engaged in business but has come into close touch with it. The buyer holds up the jobber, the retailer preys on the wholesaler, the tradesman takes toll from the traveler and the customer demands favor from the shopkeeper.

WHETHER from the ever-increasing keenness of modern competition or whether from a general lowering of the once strict tone of business morality, there is everywhere noticeable an immense and deplorable increase in bribery and blackmail. All who are directly interested in trade complain of it—wholesale merchants, retail shopkeepers, commercial travelers, shop assistants, and even customers. Yet no one seems to have the pluck to resist it, and the evil, like a snowball, grows as it rolls, making it year by year more difficult for anyone engaged in business to keep his hands clean.

Take first the case of the ordinary shopkeeper. Very naturally he wishes to buy his goods as cheaply as possible from the wholesale

houses. If he is in a small way of business and does his own buying, well and good. It is his own fault then if he does not make good bargains. But it is impossible for the head of a large retail business with several departments and scores of assistants to spare the time necessary to inspect all samples and to purchase all the thousands of pounds' worth of different goods which pass through his shop in the course of a year. He is forced to employ a buyer, perhaps several, one for each separate department. Here is the commencement of trouble. His complaint is that wholesalers or their agents pay secret commissions to his buyers with the object of inducing them either to deal exclusively with one particular firm or to pay prices which the goods do not justify.

To take a case in point. Not long ago Mr. Justice Grantham had before him a suit in which a firm of cigarette dealers sued a wholesale tobacconist. The former had for fourteen years past been yearly purchasing some two thousand pounds' worth of cigarettes from the wholesale house, and their contention was that the latter had sold them the cigarettes at a higher price than that charged to other customers, and had used the difference in systematically bribing the men whom they—the plaintiffs—employed as buyers. They set the total amount of these bribes at £700, and claimed to recover that sum.

In the course of the proceedings the defendants openly admitted that they had given presents to the plaintiffs' buyers, but denied that any excessive price had been charged for the cigarettes. The jury found for the plaintiffs, but, on the ground that there had been no "fraudulent conspiracy between the defendant and the plaintiffs' servants," awarded only nominal damages.

These "presents," or bribes—for they are nothing else—from wholesalers to buyers usually take the form of a secret commission of about 5 per cent. upon all orders. Consider the temptation thus offered to a man working upon a salary of two to three hundred a year! Such a man will have the buying of from one to two thousand pounds' worth of goods every twelve months. Take it that he buys £1,500 worth. By accepting the proffered commission he adds £75 a year to his income, a sum which makes all the difference between comparative poverty and comfort, which will more than pay his rent or will educate his children. He calms his conscience with the re-

flection that his employer is not suffering, that the practice is universal, and that if he did not take the money someone else would. So it has gone on until bribery of this kind has become the rule, not the exception, and the wholesale house which refuses to bribe finds itself left behind in the race for trade.

Of late years the evil has grown to enormous proportions and is still increasing. Unhappily it is almost impossible to put a stop to it, it being to the interest of both parties concerned to keep all such transactions secret. The German wholesalers are known to be among the worst offenders. They spare no pains or expense to get upon the right side of the buyers. Not only do they pay heavy commissions, but they give presents besides. Their British agents never forget a birthday or a Christmas Day, and they make it their business to become thoroughly acquainted with other of the shop employes besides the buyers. The man who takes the buyer's place during his temporary absence or who is likely to succeed him is not forgotten. In a recent case which came to the writer's knowledge a deputy-buyer in a drapery business who gave a small order to a German house received, the following Christmas, a parcel of household linen of fine quality and of value far greater than the possible profit on his former order. A speculative investment, evidently, on the part of the astute foreigner in the hope of future favors.

The wedding of a buyer is, of course, a great occasion for present-giving. No house with which he has dealings omits to send something handsome. But other domestic events are not neglected, and not

infrequently his Summer holiday is paid for into the bargain.

It is inevitable that in course of time the conscience of a buyer who habitually accepts bribes must get blunted.

Justly or unjustly, Yorkshire has the unenviable reputation of being the most corrupt county in England, commercially speaking. The term "Yorkshire nobblings" is of old standing. It was a Yorkshireman who, some little time ago, received a sentence of six months' imprisonment for illegal practices of this kind. The man was buyer for, and, indeed, manager of, a branch of a large retail business on a salary of some £600 a year. The fact that he lived in a style which twice the money would hardly have supported aroused the suspicion of his employers. He was watched and arrested. At the trial it came out that he had adopted the system of dealing only with firms who would bribe him heavily, and had eventually accepted reduced quantities so as to make up the wholesaler's profits.

From facts such as these it certainly appears that retailers have good ground for complaint. The system is most damaging to them. Without direct personal supervision they can never be sure of the quality of the goods on their shelves, while they are perfectly well aware the commissions paid to their buyers must in the long run come out of their own pockets.

And yet the retail firms are by no means the only sufferers. It can be easily proved that the wholesale people have also good ground for complaint. Some three years ago the Drapers' Record drew attention to the begging letters sent by employees in drapers' shops to wholesale

houses, requesting subscriptions to their annual holiday excursion. A London daily paper, commenting upon these observations, remarked: "Where does the grievance come in? No manufacturer is bound to subscribe to these excursions if he does not wish to do so." In reply the Drapers' Record declared that the wholesalers had no option—that it is perfectly well known in the trade that behind these letters lie both the power and the will to be disagreeable if the request for a subscription is not acceded to. In case of a refusal the buyers will discover that they can get elsewhere the goods which they have, up to that time, purchased from the stingy firm. In the matter of Christmas presents the case is exactly similar. From the head counter-man to the office-boy each expects his or her Christmas box. The whole staff will, on occasion, combine against the house that refuses lavish blackmail.

It is, in fact, of blackmail pure and simple that the wholesale firms complain. They say that they cannot avoid giving these subscriptions, commissions, and presents, however much they may desire to put an end to a system so iniquitous. Such refusal, they aver, spells ruin. That their contention is not altogether groundless is proved by the fact that recently a northern firm of drysalters explained in the Bankruptcy Court that the main reason for their failure was the heavy commissions which they had been forced to pay to their customers in order to do business at all. The buyers of the dyeing firms with which they did business had, in fact, killed the goose with the golden eggs.

Nor is it only of the buyers that the wholesale people complain. They

declare that among the smaller tradesmen who manage their own business are to be found the worst of blood-suckers. Their methods of extracting money are many and some of them extremely ingenious. For instance, a letter was shown to the writer which a large wholesale drapery house received from a customer inquiring, in apparently the most innocent manner, about the decoration of his windows for Christmas—what article, in their opinion, should be given the most prominence. The writer was assured that the real meaning was that the special goods of the firm in question would not be displayed at all unless a special discount was given, a discount so heavy as to cut all profit from the order. This, it appears, is becoming a common practice, and is carried so far that in some cases the retailer expects to receive a quantity of Christmas goods for window decoration absolutely free.

Another grumble, and apparently a well-founded one, is that many retailers and their employes will absolutely refuse to show any proprietary article unless paid to do so. They may keep it, but it is hidden away on a back shelf, and upon the average customer something is palmed off "just as good." Special pay is expected for "pushing" such goods—that is, for giving them a prominent place and for displaying the advertisements connected with them. This practice holds good in almost every branch of trade, from salmon to soap and from pickles to periodicals.

A very usual but perhaps not altogether unjustifiable method of inducing small shopkeepers to push proprietary articles is for the owners of the latter to supply bill-heads and

account-books free to the shops in question.

But it is commercial travelers who can tell the most extraordinary tales of thinly veiled blackmailing. So greatly has the practice of demanding commissions upon all purchases increased that "buying the trade" has become a recognized expression amongst travelers for wholesale firms, and the cruel part of it is that in many cases the unlucky traveler has to pay out of his own pocket to secure business and keep up his returns.

The methods of some of these blackmailing gentry are quite wonderfully ingenious. One, an ironmonger, got himself appointed agent for an accident insurance company. Any new traveler who visited his shop was politely pressed to take out a policy. If he did not do so he never obtained an order. Another, a druggist, ran a money-lending business under an assumed name. It was practically impossible to obtain an order from this man without first borrowing a few pounds. The traveler was not pressed to repay the loan, but a very stiff interest was exacted, and so long as this was paid so long were orders forthcoming.

A common dodge of the small draper is to keep a special line of cheap, showy umbrellas. One of these is insidiously pressed upon the notice of the commercial visitor in search of business, and he is indirectly given to understand that he must purchase one for his own use before he can obtain an order for his firm. He is forced to pay fifteen or twenty shillings for an article that would be dear at five.

Many travelers for cloth manufacturers possess whole drawers full of

new suits of clothes which nothing but the sternest necessity would ever induce them to appear in in public. These have been made by small country tailors, who have insisted upon a quid pro quo before giving an order for cloth. While their cut and material are suited only to Hodge, the charge has in every case been that of Bond street.

A form of blackmail which is perhaps more familiar to the general public than those already mentioned is that exacted by servants who do purchasing for wealthy masters. That such should ask for and receive commission is hardly to be wondered at, and in France their right to a small percentage on marketing money is openly recognized. But in this country the secrecy of the practice leads to many and great abuses.

Housekeepers, butlers, and coachmen are the worst offenders. The money spent on food, wine, and horse-feed in a large establishment sometimes amounts to thousands of pounds in the course of a year, and in too many cases all this purchasing is delegated to servants, while the masters and mistresses pay the bills unquestioningly. Naturally there is much competition among tradesmen to obtain the custom of a wealthy family, and unscrupulous servants make the most of their opportunities. Some take a regular commission, others receive "Christmas presents." If the desired bribes are not forthcoming veiled threats in the shape of delicate hints about complaints are made. If these have no effect, the unlucky tradesman either loses his customer altogether or else there are long delays in the payment of accounts. The writer knows of one case in which a tradesman in a Berkshire town was prac-

tically ruined by a delay of no less than four years in the payment of the large accounts of a wealthy family. He afterwards found that this was the work of the majordomo, whom he had failed to propitiate in the usual way.

Wine merchants complain bitterly of extortionate demands by butlers in the way of commission, and, in order to save themselves, are driven to substitute inferior or doctored spirits and wines for those which the master has paid for and which he fondly imagines himself to be consuming.

As for the stables, the abuses which result from giving coachmen a free hand are notorious. In a case which came recently under the writer's notice it was found that the coachman and his family had actually been living for years upon the bribes extorted from the corn dealer. This coachman was employed by a wealthy old lady, who had been accustomed to allow the man complete control over all the expenses of her stables. She died and her nephew succeeded her. The coachman foolishly imagined that he could continue his old practices, but, was brought up with a round turn and barely escaped prosecution. In another case which was some time ago in a Lancashire paper the horse-keeper at a large livery stable was said to have found in the sacks of a trial consignment of feed ordered from a new firm a couple of hams and a fine Stilton cheese, presumably bribes to induce him to continue his patronage.

Matters seem to be worst in the drapery business, and probably the grocery comes next. But where all are so bad it is difficult to choose.

The attention of Parliament has been called to this great and widespread evil, but, as may be plainly seen, it is a subject which fairly bristles with difficulties, and the most ingenious legislation will be needed to cope with it. What must come first is a rise in the general tone of commercial morality. There

can be no real improvement until merchants, manufacturers, and tradesmen and their employes realize that bribing and taking bribes is not only morally wrong, but also bound in the long run to destroy Britain's commercial good name and to do irreparable harm to country and Empire.

The Fastest Railroad in the World

BY W. W. WHITELOCK IN SUCCESS MAGAZINE.

High speed is the goal towards which all builders of railroads and trains are aiming, and up to the present the Germans hold the record for speed. On the little military road, twenty-five miles in length, from Berlin to Lossen, experiments in electrically-driven trains have been conducted for several years with the result that a speed of one hundred and thirty miles an hour has been attained.

FOR some time engineers have agreed that, with our present methods, the practical limit of speed with steam, both on land and water, has been reached. The problem, therefore, has been to devise new methods or to render practicable, in a high degree, some new power of propulsion, such as electricity, as a rival and successor of steam. The latter of these alternatives has proved the more easily solved, and, with the achievement of a speed of one hundred and thirty-one miles an hour on the military road, Berlin-Zossen, Germany, a little over a year ago, a new era in traffic may be said to have been ushered in. Were it otherwise, and were this achievement but an isolated example of phenomenal speed under ideal conditions, without practical application to existing problems, it would possess only the interest of the extraordinary. As a matter of fact, however, these speed trials in Germany possess the highest practical value, and may be said to have established the con-

ditions of further progress along this line. A normal speed of one hundred and twenty-five, or even of one hundred and fifty miles an hour, is no longer an idle dream, but has come within the realm of the immediately probable. Certain conditions, it is true, remain to be fulfilled, but to the present age, accustomed to the achievement of things almost impossible, the overcoming of difficulties of detail presents no serious problem. Certainly, to-day we are nearer a speed of one hundred and fifty miles an hour than the world of 1830 was to one of thirty miles an hour.

The conception of the speed trials on the Berlin-Zossen road is picturesque and interesting. It came about in a simple and informal manner, contrary to German custom. One day, in 1899, Geheimer Baurat Rathenau, general director, or, as we should say, president of the Allgemeine Electricitäts-gesellschaft, and Director Schwieger, of the well-known firm of Siemens and Halske, were traveling together, and conver-

sation naturally turned upon the present limits of speed by steam and the availability of electricity as a substitute. Would it not be of value to institute a series of trials under ideal conditions for the sake of establishing the practicability of electricity as a motive power for long-distance hauling? The question was no sooner propounded than it was answered in the affirmative, and a short time thereafter the so-called Studiengesellschaft was called into existence for carrying out the experiment. This company was formed from members of the Allgemeine Elektricitaets-gesellschaft and of the firm of Siemens & Halske, and also, as regards the financial side, from representatives of the Deutsche Bank. Its sole purpose was scientific; namely, to conduct experiments with electrically driven cars, not to operate as a commercial money-making company. The attitude of the government toward the undertaking was actively beneficent, rendering it possible to conduct the experiments on the little military railroad connecting Berlin and Zossen. This road is thirty-three kilometers, or something over twenty miles, in length, and, save for a single unimportant curve, it is straight throughout its entire length and free of grade.

Until experience had shown the error, it was believed that the railroad, as it stood, would be serviceable for the series of experiments. But, although the road, as it was thought, was ready to hand, the problem of constructing the cars was unsolved. This, it will be readily perceived, was the chief difficulty—in fact, the only engineering problem of moment—the strengthening of the road presenting no new problem in mechanics. For the all-important

task of designing the cars, two engineers of eminence were selected and commissioned to furnish plans along independent lines. One of these was Dr. Reichel, at that time connected with Siemens & Halske, but at present professor in the Charlottenburg Polytechnikum, and the other Oscar Lasehe, a man only thirty-five years of age, but who already bears the title of “director” in the Allgemeine Elektricitaets-gesellschaft. Although working independently, the similarity of result, at least superficially, is apparent from a glance at the two cars. Each weighs ninety-three thousand kilograms and is driven by three electric currents of fourteen thousand volts each, and in each the conducting medium in the controller is water-strengthened by an addition of sodium. In this manner an ideal medium, neither too active nor too sluggish, has been obtained.

In 1901 the first experiments with the new cars were conducted, under the personal management of their designers, and at that time a maximum speed of one hundred and sixty kilometers, or approximately one hundred miles an hour, was obtained. At this point it was discovered that the roadbed and rails were too light to render a higher rate of speed safe, and the experiments were discontinued until the necessary steps could be taken for strengthening the road. This resulted in a practical cessation of the trials during 1902, which was devoted to rebuilding the road, the ties especially being increased in number and weight, and guard rails being laid throughout the entire length. The following summer the experiments were renewed, this time with brilliant success, a speed of one hundred and thirty-one miles an hour

being obtained. It is stated that a glass full of water, which was placed on a window ledge of the car during the trial, remained unspilled.

Little was done, during the year 1904, by the Studiengesellschaft, in the way of experiments, but this by no means indicates a permanent cessation of activity. In fact, it is but the pause before an extension of the experiments to the field of practical utility in connection with greater distances. The difficulty with which the company now finds itself confronted is no longer scientific, but financial: where are the funds to come from for the construction of an entirely new network of railroads throughout the country, since evidently, it will be impracticable to maintain a speed of one hundred and twenty-five or one hundred and fifty miles an hour on the present lines, in conjunction with freight traffic.

The solution of the difficulty will lie in the abandonment of the existing lines to local and freight traffic and the construction of a new series of lines for electrically propelled cars. That this is only a question of a short time is rendered doubly certain by considerations of military utility. In the event of a war with France, let us say, it is conceivable that the question of victory or defeat might be decided by the rapidity with which troops could be transported to the boundary. A military country, such as Germany, can allow no question of expense to interfere with its progress along military lines, and we may therefore look forward, during the present year, to a renewal of the endeavor to render high rates of speed not alone possible, but also practicable. A good working speed of a hundred miles and upward an hour will put a new meaning on life.

Life's Three Great Lessons

BY DR. WILLIAM OSLER.

A conscientious pursuit of Plato's ideal perfection may teach you the three great lessons of life. You may learn to consume your own smoke. The atmosphere is darkened by the murmurings and whimperings of men and women over the nonessentials, the trifles that are inevitably incident to the hurly-burly of the day's routine. Things cannot always go your way. Learn to accept in silence the minor aggravations, cultivate the gift of taciturnity and consume your own smoke with an extra draught of hard work, so that those about you may not be annoyed with the dust and soot of your complaints. More than any other the practitioner of medicine may illustrate the second great lesson, that we are here not to get all we can out of life for ourselves, but to try to make the lives of others happy. . . . Courage and cheerfulness will not only carry you over the rough places of life, but will enable you to bring comfort and help to the weakhearted, and will console you in the sad hours when, like Uncle Toby, you have "to whistle that you may not weep."

The Millionaire's Art Primer

BY DAVID GRAHAM PHILLIPS IN SATURDAY EVENING POST.

In a cynical view, Mr. Phillips pokes fun at the rich Americans who invade Europe in search of antiques and curios and are well fleeced for their pains by the European art dealers. He dissects their motives and shows how their ignorance is played on by expert flim-flammers.

OF the \$400,000,000 — more rather than less—which, the bankers assure us, American travelers spend in Europe every year, most of it between April and October—at least one-fourth, perhaps nearer one-half, goes to “despoil the Old World of its treasures of art and antiquity.” And it is the American multi-millionaire and his wife and his daughters, who do most of this stripping of Europe to make America splendid. Almost every American who goes abroad does a little of it, brings back something musty and fusty and frumpy which we are all expected to envy him or her and to burst into song over. But the very rich are our principal benefactors, the principal adorners of our crude civilization, the wholesalers in importing “culture” and “refinement.” They want to be like the grandees of Europe; they can’t carry off the high-sounding titles and the beautiful, but, alas, most abominably insanitary and uncomfortable, castles and palaces; but they can carry off interiors and the decorations. And they do.

Usually they do not try to deal directly with the grandees. They are unable to see what cynical, commercial souls the European upper classes, with their motto of “Any dishonor before that of labor,” lightly veil under a pretense of indifference to, and even scorn of, those things which will be of prime interest and importance to all human beings so long as the body needs food, clothing and shelter. The negotiations are carried

on through intermediaries. The rich Americans either see the treasures they covet in the ancestral homes of the grandees and approach some art broker on the subject, or find the treasures already at the art brokers. And thus the golden rain crosses the Atlantic and descends in floods upon Europe.

Not upon all Europe. Common rain, the rain from Heaven, falls alike upon the just and the unjust. But the golden rain seems to fall upon the just by accident only, seems to prefer the unjust. This rain from the strong boxes of our very rich, who are very, very eager to be “refined and cultured” is true to the traditional nature of golden rain. It is a sad story: only the ill-bred and the hard-hearted could laugh at it. Time was when the rich American fell into the most obvious traps, was “trimmed” with the crudest kinds of shears. A man is always more or less of a fool at any business other than his own. When pork kings and steel kings and railroad kings and the like first went abroad they believed implicitly everything the eminent critic, connoisseur or other barkers for dealers in antiquities and art told them. We all know this now. And when we go into the houses of the multi-millionaires who became art patrons in the seventies and eighties, or into the Metropolitan Museum in New York, or the Corcoran at Washington, or any of the museums of our cities for that matter, we see the laughable results of these worthy but

ignorant aspirants after the "higher life." The American art patron of to-day is wiser than he of twenty years ago. He "knows a thing or to;" unfortunately he does not know more than that. The European art dealers and their "steerers" have adapted themselves to the new development. They play the same old game; but they play it more adroitly. They fool the American just as they did before; and, as they are put to more trouble, they make him pay for being so much wiser—just as the Wall Street eminently respectable gambler and good-thing man robs his victims of more than did the old-fashioned gold-brick dealer or three-card-monte man. The wiser one gets in this world, the worse he is done when he does fall into a trap. |

The art dealers of twenty years ago used to be content if they fleeced an American rich "come-on" of two or three thousand dollars. The art dealer of to-day feels, if he bears off less than twenty or thirty thousand dollars, much as Mr. Rockefeller would feel if he should find that in cleaning up a transaction he bungled it by leaving half of every dollar of possible profit in the field he had set out to mow. There are honest art dealers in Europe; but they hate to deal with Americans. As one of them said last fall: "The temptation to swindle your countrymen is more than human nature can resist. I hate to see a rich American coming. I know that if I don't make him swindling prices and tell him fairy tales he will not buy from me. And if I do it, I can't help feeling ashamed."

A recent transaction will illustrate the present state of the "higher life." In the house of one of our richest financial kings, one famed for

his knowledge of art, consulted and deferred to in such matters by our professional critics and connoisseurs, there now hangs—he probably has it up by this time—a piece of tapestry that is the joy of his heart. It is a genuine mediaeval tapestry—in that respect differing from a very large part of the stuff for which he has spent so much money. It is not bad to look at, as old tapestries go—most of them being really ugly to any eyes not perverted by "culture," snobbishness, and being full of disease germs, and great dust collectors to boot. The purchase of this tapestry was hailed as the crowning triumph of this cultured man's career as a promoter of love of art in America, and it was especially noted that he had got it as a bargain. The tapestry came from an old castle in which it had hung for many centuries, and where, by the way, it was in the proper place; for the tapestry was invented to meet a certain necessity of interior decoration, and as that necessity had passed, it had passed also, except as a thing for the museum. Our multi-millionaire might as fitly go about with a jeweled suit of mediaeval armor on as to try to decorate his modern house with something at once useless and insanitary.

This tapestry was discovered by an art dealer named—let us call him Monsieur Martin, and let us call our American Mr. Smith. Monsieur Martin went over to the castle to buy a lot of tapestries; he paid about \$4,000 for the lot, and sold them for \$8,000. In some way this one tapestry, much like any one of the others, was overlooked. By the time he discovered it the owner had learned something of the art business, enough to insist that this tapestry was worth \$2,000 by itself. Monsieur Martin

did not like the raising of the price, and refused to buy. He went back to Paris and, talking business with a fellow-dealer, a Monsieur Poulet, let us say, happened to speak of it—without, of course, letting Monsieur Poulet into the secret of where it was to be found. The upshot of the talk was that Monsieur Poulet, who said he had a rich American sucker in his pen at the moment, agreed to supply half the \$2,000 (10,000 francs) and to dispose of the property to the sucker and share the profit equally with Monsieur Martin.

When Monsieur Martin went down to the old castle he found that the price of the tapestry had gone up to \$3,000 (15,000 francs), that some one else was negotiating for it. He hesitated, wrote or telegraphed Monsieur Poulet, who answered, agreeing to the advanced price. When he returned to the castle the tapestry had been sold for 15,000 francs to the mysterious rival bidder, whose name the noble owner of the castle refused to disclose. A few weeks later Monsieur Martin and all the rest of the world heard that Mr. Smith of the United States, the modern Maecenas, the Nineteenth Century Lorenzo the Magnificent, had bought the tapestry and was gloating over the very reasonable price at which the priceless treasure had passed to American hands.

Monsieur Martin met Monsieur Poulet at lunch. "You have heard the news?" said Monsieur Martin.

"Yes. Very sad isn't it?" said Monsieur Poulet.

"These Americans are getting more commercial all the time," said Martin. "Who'd have thought that he would nose out that tapestry and haggle for it like one of us?"

Monsieur Poulet replied in the same strain and they separated. A

few days, and Martin discovered that Mr. Smith had bought the tapestry from—Monsieur Poulet! He was frantic with indignation; he set on foot vigorous inquiries and learned, from a source which he regarded as reliable, that Mr. Smith had paid Monsieur Poulet not \$3,000, the price, which Poulet had paid, but—fifty thousand dollars!

Instantly he brought suit for half the difference between \$3,000 and \$50,000. The case, in due time, came up for trial. As is the invariable rule in these cases, the business of art dealer began to be shown up in anything but an admirable light. And so great was the interest, so laughable the testimony as to the way "suckers" from American millionairessdom were "trimmed," that all their friends and fellow-dealers got at Martin and Poulet and forced a compromise. Poulet paid Martin one-half of the profit of \$47,000—one-half of the 235,000 francs. As a franc in France is about equal to a dollar in New York, that last figure—235,000 francs—gives a better idea of the stupendousness of the robbing than the equivalent in dollars.

But this is not all. A few months passed, and Monsieur Martin met a fellow-dealer from another city. They got to talking about Mr. Smith—for obvious reasons, the art dealers of Europe love to talk about him, love to think about him, have him almost always in mind.

"That was a nice little deal that Poulet closed with him, wasn't it?" said the foreigner.

"Very," said Martin; "I was in, you know. I got my share of the \$50,000 he paid for the tapestry."

"Fifty thousand dollars!" said the foreigner. "Why he didn't pay dol-

lars; he paid pounds—fifty thousand pounds!”

“Pounds!” gasped Martin. “Fifty thousand pounds!”

“Fifty thousand pounds,” repeated the foreigner. “Two hundred and fifty thousand dollars—a million francs.”

Martin flew to Poulet. “You thief!” he shouted. “You scoundrel! Give me the rest of my profit. I want three hundred and seventy-five thousand francs! You sold that tapestry to the American for a million francs. I have witnesses.”

And Poulet gave down without an audible protest.

Thus, a tapestry worth not more than \$1,000 has become an indeed priceless treasure. In its long life it has had, no doubt, many curious and interesting experiences, grave and gay. None of these surpasses this, its latest experience, both grave and gay—how it netted a prince’s ransom for a pair of art dealers—how it suddenly swelled into value from a paltry five thousand francs to a million.

This incident is typical. Its like is happening every day of the warmer half of the year when the American should first visit the European waters. The American art lover does sometimes—not very often, but still sometimes—get a genuine thing. When he does he has to pay, pay, pay. Few, indeed, of the real art treasures of Europe have crossed the Atlantic, almost none of those treasures that are really worth looking at. But those few genuine things, most of them “highly unimportant if true,” have cost fabulous sums, their value many thousand times over—where they have any value.

If either beauty or skill were the test of a work of art such incidents could not occur. But neither beauty

nor skill have any part in determining value. Price alone is the measure, and the price is determined by elements into which neither the beauty nor the workmanship of the thing itself enters, except as an incident.

Most of the works of art exhibited not only in America, but in Europe, also, are not genuine, but are either reproductions or copies of the originals, or are the originals so “restored” that little of the original remains.

This fact is known to all the real experts, and they do not conceal it. They simply ignore it, this for a variety of reasons ranging from cynicism to commercialism. Further, no real expert speaking the honest truth will say that he or any other man can determine absolutely the authenticity of any work of art whatsoever.

In America, the profession of art connoisseur and critic is largely—not entirely, but largely—a snobbish fake. Our professionals have no motive of financial interest, as a rule, to make them liars and cheats. It is our old acquaintance, intellectual snobbishness, the patron saint of so-called “culture,” that prompts them to make their silly pretenses of which so many people, quite sensible in other matters, stand in awe—just as you will often find a man of brilliant education in the great university of experience sit silent and respectful before an ignorant professor or alumnus of some university where little of value is taught or learned. The basic canon of this cult of intellectual snobbishness is “Antiquity!” When the new is good, it is good only in so far as it copies the old—slavishly copies. The result of this cult is that our men of high artistic talent and genius either languish or are driven abroad, where there are

enough artists to combine and compel recognition.

Our critics are not to blame for their follies, except as human nature can be censured for yielding to its own most powerful and insidious weaknesses. They are under the intellectual domination of Europe, and not of the best in Europe—for, unfortunately, it is never the best that exercises a tyranny of any sort.

In Europe there are two kinds of art critic and connoisseur—the man who loves the beautiful and the skillful, and the man who makes his living by acting as “barker” or “steerer” for the unscrupulous among the art dealers. The critics of the first class are rare—that supreme, well-rounded common-sense which is called genius is always and everywhere rare. There are more of them now than there were a few years ago—for it must be remembered that Europe is only just emerging from its long twilight of the ancestor-cult, or the cult of antiquity. There are enough of them now to force the recognition of such men as Sargent and Whistler, as Rodin and Barnard. But they still make little headway against the ignorant and indiscriminating cult of the antique, because that cult is sustained by a powerful commercial interest.

Europe has swarms of kings and princes and dukes, of newly-rich men of peasant origin with servile souls; also it is visited each year by American multi-millionaires and their imitators and followers, all palpitating with eagerness to be “cultured like the high folks over yonder.”

Now, these persons with money to spend on works of art—the nobles no less than the risen peasants and the mushroom plutocrats—have no courage, no personal courage, in matters of art. They follow blindly the

tradition. It may be well that they do, but that does not change the fact. For prince no less than for plutocrat, all intellectual ideas, including the aesthetic, are conventional, ready-made, “hand-me-down.”

Demand creates supply—if it waves the “dough-bag” as it clamors. This particular demand had plenty of money. Up sprang a huge class of art dealers. Now, an art dealer needs two accessories—an “impartial and authoritative” expert and a stock of wares whereon the impartial and authoritative expert may pass enthusiastically. The supply of antiquities was easily forthcoming. There are scores of great factories in or near the large cities of Europe which employ hundreds of expert workmen at turning out every kind of antiquity. Part of the product is sold frankly for what it is. The rest goes stealthily to the art dealers to be mingled with the little genuine stuff they have. As Europe has been ransacked daily during several hundred years for its old stuff, obviously there can be very little left outside the great permanent collections, and obviously that very little could not be especially good.

With equal ease the dealers have supplied themselves with cappers, stool-pigeons and steerers. Every now and again there is a scandal in connection with the experts employed by some great museum like the Louvre; and the public learns that some eminent connoisseur has been supplementing his salary from the state by taking commissions from those from whom he buys for the state—that he has been buying fake stuff at high prices. It is difficult to catch these eminent cappers. The profession of connoisseur is like any other; if you attack one, however justly, the whole

fraternity rises and denounces you as a liar, or, worse, as an ignoramus—and who can bear to be called an ignoramus, a Philistine, by a critic renowned and revered throughout the world?

To keep to our rich fellow-countrymen and their woes, it is these critics, these connoisseurs, that lead our railway and banking and meat-packing nobility into the toils.

Mr. Jones, a meat packer who has devoted twenty years of his leisure to collecting alleged artistic objects, has been fooled a thousand times. He does not know it; he thinks he has been fooled only the five or six times when he has been forced to find it out—the art patron is as hard to convince that he has been roped and done as is the ordinary citizen. Still, he has become a shy bird. To get him into the shearing pen the most delicate chicanery is necessary. If he were not so determined to be a patron of art the task would be quite hopeless. But his passion is his undoing. In moving about London, or Paris, or Venice, or Rome, or Madrid, he meets, apparently by accident, a connoisseur of the highest standing and of reputation for the sternest virtue. It often is several years before this capper gets the absolute confidence of Mr. Jones. You can imagine how he does it—how many times he saves Mr. Jones from the wiles of this dealer or the other. At last, however, he lands his fish. Jones swears by the virtuous de Brantome or von Greistahl or Cappiani or Morevos. Jones buys whatever the virtuous one advises—and the virtuous one is careful not to steer his man against any but first-class fakes. This for two reasons—prudence and pelf.

You may wonder why suspicion is never aroused. That is the simplest matter in the world. In the

first place, remember that the art patron is not looking for objects of art, examples of beauty and skill, but only for objects alleged by the priest of the cult to be objects of art—and sometimes they are, though most often they are mere rubbish. In the second place, each patron of art realizes that the supply of genuine objects must be limited, he is always certain that he is getting the genuine thing, and that all the other patrons are fools who are being faked. If you wish to study this, go with any patron of the art to look at the collection of any other patron. He will praise a few objects, but most of the time he will be lifting his eyebrows and winking at you.

This fake "culture," this tyranny of the slimiest commercialism, not only discourages artists—real artists—who are trying to do good work; it also prevents the spread of common-sense and natural taste in matters of art.

In one of our Eastern cities there lives a man who is the talk of his set because of his "almost superhuman intuition" in matters of art, because he is so "sensitive to the aesthetic." This man could not live, so he says, if his surroundings were not altogether and gloriously antique. His house is vastly admired—it is, in fact, a nightmare of junk and jumble. In his largest room, in the middle, is his greatest glory—a huge, really superb antique, which may not be described here more closely. In its proper place it would be beautiful; in a drawing-room it is absurd. He paid an enormous price for it—more than a hundred thousand dollars, and it is said that he has willed it to a great public museum.

A short time ago a careless servant broke off a corner of this marvel. The sensitive soul all but took flight from this coarse world. When he

could get himself together again he took a pan and broom and, on hands and knees, went over the whole floor of the room, gathering together every tiny fragment. He put the pieces in a box and with many injunctions intrusted it to a friend who was going abroad. "Take these to X—," said he, giving the name of the most expert of the art restorers and repairers of Europe. "and have him put them together, no matter what the cost. If any bits are missing they are not to be replaced. I will have no profanation."

His friend took the bits to the expert. "Yes, I can fix it up," said the expert. "It will cost about \$500."

"Very well," said the American. "My friend will be glad to pay it."

"But," said the expert, "why go to all this trouble? I can make a new piece exactly like the old one. It will only cost seventy-five dollars."

The American shuddered. "No, no!" he exclaimed. "My friend would be furious."

"I don't see why," retorted the expert mender. "I made the whole thing from which this piece broke off. I made it about fifteen years ago. See, here's my private mark on this bit. It is very small, as I did the work for a dealer who was going to sell the thing for genuine."

When the American recovered from the shock, he said: "And how

much did you charge for it?"

"I worked cheaper then," replied the mender, now revealed as a manufacturer of the best, the most priceless antiquities. "I only got \$900 for the whole thing. How much did your friend pay?"

"I don't remember," lied the American. "But, please, don't tell anybody what you have told me. And patch up that piece. I wouldn't have my friend disillusioned for worlds."

Back of every one of these cults — educational, political, aesthetic, what-not — you will always find a greedy throng of commercial chaps — professors, politicians, connoisseurs, dealers—who are busy fooling others, and themselves, too, because there's money in it. But of all these fakirs, about the most brazen are the art fakirs. And rich is the reward of their impudence. If only the trash they palm off on our leaders in artistic culture could be destroyed instead of being flaunted and vaunted! This year the fakirs reaped a richer harvest than last. Next year's harvest will be richer than this year's, and so on, until—well, until men and women learn to like what suits them themselves, instead of pretending to like things that nobody dares criticize, though nobody likes them except the art dealers and art critics who "need the money."



120 Years, Man's Natural Age

BY MRS. JOHN VAN VORST IN PEARSON'S MAGAZINE.

Man should live to be a hundred and twenty years old and then he should want to die. Such is the pronouncement of Metchnikoff, the scientist, who is rapidly coming to the fore as a student of life. His theory of existence, as set forth in this article, is remarkable and yet it is not unnatural. It remains to be seen whether it can stand the test of experience.

ELIE METCHNIKOFF is an extraordinary man about whom the world is just beginning to talk. Scientist he must be, since the French have made him sub-director of the Pasteur Institute. Idealist he surely seems, since he affirms that men can and should live to be a hundred and twenty years old.

"A hundred and twenty years old!" we repeat, aghast at the picture of decrepitude suggested to our minds.

"But no," our modern alchemist responds; "when man understands how to live and what to eat, there will be no old age. Old age is a disease. We must cure it. When we have done so, we shall prolong our existence for over a hundred years, and then, instead of wanting to live, we shall want to die."

Scientists nowadays belong to two categories: in the first may be classed those whose lives are devoted to discovering the specific remedy for some especial disease. In the second are those who devote themselves to finding out what life really is. The great Pasteur relieved humanity from the scourge of hydrophobia; Dr. Roux, his successor, has diminished the dangers of diphtheria; Koch is associated in our minds with the treatment of tuberculosis; Dr. Doyen is in search, unsuccessfully as yet, of the cancer microbe and its antidote.

Among the seekers after the life-principle, the most eminent are Professor Burke and Professor Loeb.

Metchnikoff holds a place which is not really in either of these cate-

gories. He is probably the only scientist living who believes just what he does; namely, that men should, if they were natural, live to be one hundred and twenty years old, and then be ready to die.

Before coming to this conclusion, Metchnikoff began by investigating the cases of persons who were between sixty and eighty years old, and who were afflicted with some ailment which was soon to put an end to their lives. He supplemented his own researches with data procured from others, and what he found was this: Among all the cases cited, even those whose sufferings were terrible, there was not a single man or woman who wanted to be put out of his agony by death. They all preferred misery, with a chance of recovery, to extinction. They all wanted to live.

"This," Metchnikoff said to himself, "shows that death between the ages of sixty and eighty is not natural. It should not occur so soon. There is some cause for it which should be discovered and remedied."

Then he set to work studying old age and length of life among the animals. Mammals, he found, show their age in much the same way that men do. An aged horse, or dog, becomes sluggish, stiff in its joints, its teeth loosen and decay. A dog, after ten or twelve years of existence, gives decided signs of physical decrepitude. These animals, with cows and other mammals, have comparatively short lives, and a pronounced old age, exactly as man has.

Now, on the other hand, Metchnikoff observed that birds live much longer and are far more alert up to the end. A duck twenty years old is still agile in its movements, and nothing in its appearance betokens age. A small parakeet nineteen years old, kept under close observation, was found to be as lively as the young birds of the same variety. It was as bright and as inquisitive as they, and its plumage was as brilliant and rich in coloring at nineteen as it ever had been.

Another bird which Metchnikoff has under his daily scrutiny at the Pasteur Institute is a parrot, known, according to precise records, to be between seventy and seventy-five years old. Yet it is impossible to find in it any sign of advanced age.

The list of this scientist's observations is long: mice, he noted, become old very soon, and seldom live more than four or five years. Canaries, on the other hand, live sometimes fifteen or twenty years.

When the examples cited were sufficient to confirm the general rule, that birds are longer-lived than mammalia, Metchnikoff set about to discover the reason for this fact.

The reason he found was this: the animals that soonest show the pronounced signs of old age, are those in which the intestines are largest. Birds, as a matter of fact, have no large intestines.

Now it is in the large intestine, Metchnikoff observed, that are found the microbes which cause the disease we know as "old age." Fifty per cent., or one-half, the poisoning called "sclerosis," or hardening of the arteries, is probably transmitted by the microbes of the large intestine. It is this hardening, or sclerosis, which gives rise to the infirmities of old age.

Close upon such a statement it is appalling to learn that these microbes of the large intestine increase at the rate of one hundred and twenty-eight billion (128,000,000,000) a day!

Fortunately—and let it be quickly said—some of these microbes are harmless, some are even beneficial. But there are a great number which are prejudicial to health and life.

"Birds," we repeat to ourselves, "have no large intestine."

"Then, could we live without a large intestine?"

Metchnikoff has answered this question in an astonishing way. He says:

"Not only is the whole of the large intestine in man superfluous, but it is no longer rash to state that its removal would be attended with happy results."

What? Should we have not only the appendix, but the whole intestine cut out? Is this what he means? And is not long life very dearly purchased at such a price?

Cases of appendicitis, argues our scientist, are fatal eight times out of ten, yet the vermiform appendix can be removed without disturbance of the body's functions, and so, also, can the large intestine, which, in like manner, is an arch-enemy to normal health.

But should we have it taken away now?

Metchnikoff is moderate. He replies to this question:

"It will, perhaps, in the distant future, be considered normal to remove by operation the whole of the large intestine. At present it is more reasonable to attack the harmful microbes which assail that part of us."

This, according to our authority,

can be done only by the proper sort of diet.

Obviously, he tells us, we should eat no uncooked food. The soil in which vegetables grow contains microbes; the fertilizers used in kitchen gardens contain microbes. Every quart of uncooked strawberries (or berries of any kind), every head of lettuce, every spray of celery, every peach, shelters quantities of these unseen enemies, which we thus, through our diet, take unwittingly into our systems, where they begin their deadly work. It is microbes, says Metchnikoff, that make our hair turn gray; it is microbes that weaken the muscles and produce the flabby appearance and wrinkles in aged flesh.

But is there something more to be done than merely to have all fresh tomatoes and fruits and salads cooked before eating them? Is there a positive remedy to be found for these intestinal microbes?

The slow poisoning going on in the body may be arrested by the use of sour milk as a beverage. There is some property in sour milk, buttermilk, or kephir; which Metchnikoff believes to act as a resisting power against the infection from microbes in the large intestine.

So much for diet. There are other sides of the question into which the scientist has also gone deeply.

One might almost say that it is nowadays "old-fashioned" to be a Darwinite, to suppose that "man is descended from the same common stock as the monkey." Scientists since Darwin have proved many things disconcerting to the "monkey" theory. But Metchnikoff reverts to this idea, which has fallen somewhat into disuse.

"Man," he says, "is the descendant of some anthropoid ape. He has inherited a constitution adapted

to an environment very different to that which now surrounds him."

In other words, there are various parts of the human body which might be useful to an ape, but which can play no part in the life of a man. The most familiar of these is the vermiform appendix. Others are the muscles of the ear, the coccyx or vestige of a tail.

Just as there are physical troubles caused by the presence of these useless heirlooms, so there are problems of another nature brought about by man's having more brains than the monkey. The monkey eats only what is good for him, being guided in his choice of food solely by instinct.

Man enjoys his meals not merely because they satisfy his appetite—he eats when he is not hungry, he drinks what he knows is bad for him, he deliberately exposes himself to disease. He ought to make his will power as strong as an instinct, and protect himself wisely by limiting the amount he eats, and by drinking almost no alcohol. These are two more things which would contribute, says Metchnikoff, toward our living to be one hundred and twenty years old without becoming decrepit.

Perhaps the most astounding part of what Metchnikoff claims is that man having, through diet and moderation, reached the ripe age of one hundred and twenty will then want to die.

The goal of existence, according to this cosmopolitan scientist, is for man to live so long that he shall have enough of life. Indeed, in somewhat more classic terms he makes this very statement himself:

"The goal of existence," he puts it, "is the accomplishment of a complete and physiological cycle in which occurs a normal old age, ending in the loss of the instinct of life and

the appearance of the instinct of death."

It is easy for us to follow him in the desire for very old age without decrepitude. Everybody would like to live a hundred and twenty years provided they could remain as alert and resolute as at twenty. But the question we cannot help putting to ourselves about this "instinct of death" on which Metchnikoff insists is:

"Do we want to die?"

Is there not something distinctly inhuman in wanting to die at any age? And does not the very fact that we should arrive strong and vigorous at our one hundred and twentieth birthday make it seem all the more improbable that we should desire to be dead before our one hundred and twenty-first anniversary came around?

Of course Metchnikoff's theory cannot be proved until numbers of people who have followed his regime—going perhaps even to the heroic extreme of having all of the large intestine removed—reach a great old age in perfect soundness of mind and body.

This reduces the theory to the realm of scientific speculation. We might dismiss it even as idealism were it not that Metchnikoff bases all of his prophecies upon strict scientific research and observation. Moreover, his world-wide reputation as a scientist has been established through his election as sub-director of the Pasteur Institute.

This institute is free from graft and wire-pulling of any sort. It is not a government institution. The money which supports it is paid in by voluntary contributions. In the original amount subscribed to start the Pasteur Institute, money came from every source. The Rothschilds

made donations, and so did many a poor working man—which generosity and sacrifice go to show how general is the interest for scientific work in France, and how well-fitted, consequently, a body of contributors, like those which support the Pasteur, would be to choose as sub-director a thoroughly able man.

This Metchnikoff undeniably must be.

He carries on investigations of the most important nature, and if his present experiments succeed, he will have contributed toward relieving humanity from one of its principal scourges—thus multiplying again the chances of long life.

But to return to his theory about the "instinct of death." He says:

"Some think it impossible to modify our way of living and our constitutions sufficiently to attain a 'natural' death. I am of a diametrically opposite opinion. I see no reason why science, which has already made such tremendous progress, should not some day bring about a state of affairs such as existed in biblical times."

It is known, of course, that certain diseases which afflict us to-day were unheard of in the time of Abraham. But it is not to disease alone that Metchnikoff refers. He says:

"The men in biblical days attained to much greater age than the modern man, and they were evidently ready to die. The expression 'full of years' I interpret to mean that they had had enough of life. We read that Abraham died in a good old age and full of years. The days of Isaac were an hundred and four-score (180), and being old and full of days, he died. With Job it was the same, and of Moses we learn that 'he was an hundred and twenty when he died and

his eye was not dim nor his natural forces abated.' "

Some people have objected to this argument, saying that the years in 1900 B.C. were not of the same length as those in 1900 A.D. Metchnikoff affirms that certain passages in Numbers clearly establish the years counted then to be the same as ours.

There is another objection which can be made, however, and which is unanswerable. The conditions existing in the days of Abraham were not the same as those that now-a-days surround us. To go back to the primitive civilization of three thousand years ago would be to wipe out all the progress that has been achieved in those years. Then the gain would not be a real gain. It would be the sacrifice of one benefit for another benefit.

Perhaps if the life of the ordinary citizen of to-day could be compared to the life of the ordinary citizen in the days of Abraham, it would be found that there is quite as much now crowded into eighty years—with telephones, railroads, telegraphs, automobiles and the rest—as was formerly spun out over one hundred and twenty years.

Yet the fact remains that people do not want to grow old, and do not want to die.

Of course the expression "full of years," may mean the patriarchs wanted to die; but it might also mean that it was God's will that they should end their days, having lived enough. We have no record left in writing by any one of that time saying that he actually had the instinct of self-preservation replaced by the instinct of death.

The great discoveries of the world and those which remain lastingly renowned are of two sorts: those which

give pleasure to man, and those which help to relieve his sufferings.

Among the great discoveries bringing relief to suffering are to be named specific remedies to certain diseases. These cures have been arrived at by experimenting on animals. At the Pasteur Institute there is a whole menagerie of animals. According to the effect produced on them by treatment, inoculation, etc., definite conclusions may be drawn as to what this same treatment will do for man. Working from the animal up to the human seems to have been the only successful way for scientists to obtain salutary results.

Doubtless Metchnikoff's prophecies with regard to life being prolonged by careful diet, abstinence from alcohol, moderation in one's manner of living, are scientifically demonstrable. What he has observed in animals and birds permits him to make definite affirmations regarding man.

This all has to do with man's physical side only. Our diet, our battle with microbes, our length of life, affects chiefly our bodies.

The question of an instinct of death, of a desire to die, affects our souls. No conclusions can be drawn from animals regarding the soul of man. To declare arbitrarily that man at a given age shall want to die is to speculate about that part of man which does not reside in matter, but in mind. Metchnikoff here goes over from the realm of knowledge to the realm of belief. We are ready to be informed and instructed about all scientific truths which have been proved and established. When it comes to the matter of beliefs, each one of us prefers to choose his own.

Metchnikoff is an atheist. It pleases him to believe that he shall one day want to die. Feeling this

world to be the only one, and knowing that he must eventually leave it, he comforts himself by arguing that, if he can only live long enough, he will logically attain to the instinct of death.

For those whose belief is not purely materialistic, for those who have faith in a life hereafter and in the immortality of the soul, there is no reason for following Metchnikoff in the speculative parts of his prophecy. The good he will have done, and will

be remembered for, lies in the directions he has given man for healthful living, and in his persistent endeavor to find a remedy for that disease which is visited unto the third and fourth generation.

True it is that he gives his whole life to work, with earnest conviction. His own philosophy he sums up in the following way:

"For the love of our fellow creatures, we should seek the best way of making them happy."

New York's Greatest Show

BY S. S. FONTAINE IN WORLD MAGAZINE.

Everybody knows that the New York Stock Exchange represents the most powerful financial interests in America. And yet there is a great deal of ignorance as to the workings of the Exchange and as to its membership. This article throws light on a dark subject. It describes how a man can become a member and tells something about the astounding prices that are paid for seats.

A SEAT on the New York Stock Exchange has just been sold for \$95,000, and \$97,000 is bid for another. The man who bought the seat will probably never occupy it, as it has no tangible existence in fact.

There are eleven hundred members of the New York Stock Exchange, and the seating capacity on the floor of the Exchange is not over forty. These seats consist of the small wooden benches around the posts on the floor.

They are usually occupied by specialists of the various stocks, so that unless the new member becomes a specialist, which is not likely, he will have paid \$95,000 and \$2,000 initiation fee for the privilege of standing upon the floor of the Exchange every day from 10 A.M. to 3 P.M.

This is the cost of the rare privilege of entering this exclusive body where the prices of securities are

made every day and which create the standard of speculation and investment in American stocks and bonds the whole world over.

While the "seat" itself is a myth, it forms an asset of the most tangible character. It is as marketable as a Government bond; it can be converted into cash at a moment's notice; it is a possession that a member cannot be deprived of, although his membership privileges can be taken away from him for cause at any time by the Board of Governors who preside over the discipline of the great institution.

With the possible exception of the Bell Telephone stock, there is no property, of a commercial character at least, which has had such a wonderful increment as the so-called seat on the New York Stock Exchange. Forty years ago memberships on the Exchange cost \$500. There are fifteen of the present members who

paid that sum for the seats which they still hold.

These members are: William Alex. Smith, the Father of the Exchange; E. C. Benedict, H. S. Camblos, Alex. S. Clark, L. D. Huntington, John H. Huntington, John H. Jacquelin, Henry Clews, Howard Lapsley, L. J. Van Boskerk, I. H. Whitmore, C. D. Wood, Edward Corning, I. W. Cunningham and Thomas P. Denny.

The term "seat" has come down from the old days of the Board of Brokers, when the membership occupied seats in the board-room facing the chairman, through whom the trading was done by means of the regular calls and by open bidding. The calls are still retained on the Stock Exchange, but the membership has grown so large that the old methods of trading have become obsolete. The seats were abolished about forty years ago.

A member of to-day must be alert and active and constantly on his feet in order to follow the market. He rushes from post to post, according to the orders he has to execute, and he keeps track of his market through the specialists who take their stand at the posts assigned to the various securities.

Stock Exchange memberships began to increase in value when a limit was set on the membership. This was originally 500, and it was reluctantly increased from time to time, until 1880, when a final limit was established at 1,100. In that year the membership numbered 1,055. It was then decided to raise the limit to 1,100, and fix it permanently at that figure. In order to do this forty-five seats were sold, and they brought \$17,000 each. This price represented an advance since 1871 of \$14,250.

In the boom of 1882 seats sold as high as \$32,500, but in the panic of 1884 they sold as low as \$18,000. The

following year, however, a new high record was made at \$34,000, and this for many years was the record price. When the panic of 1893 came a number of members were forced to sell their seats, and the price fell as low as \$15,250.

The lowest price, however, since 1878, was reached during the Bryan campaign of 1896, when many seats were sold below \$14,000, and one was transferred at \$13,000.

Since that time the seats have fluctuated according to stock market conditions, so that the price of a membership has come to be regarded in Wall Street as a very correct barometer of the general business and financial conditions. The volume of trade on the Stock Exchange is governed in a great degree by the fluctuations in the business world. As a rule, times of prosperity and adversity follow each other in cycles. In eras of prosperity, the public invests its money in stocks and bonds, and the speculating element turns to the Stock Exchange security as one of the most fascinating forms of gambling.

In these periods the transactions become enormous and the commissions from sales run into the millions every year. It is at such times as these that Stock Exchange seats are in such demand, and there are always more bidders for memberships than there are seats for sale. At the present time there are said to be about fifteen bidders for the three seats that are for sale.

Of the eleven hundred seats only thirty or forty change hands every year, and during that time there are often four times as many bidders as there are vacancies. No matter how rich or influential a man may be, admission to membership in the Ex-

change can only be secured through the regular routine.

A man desiring to enter the Exchange as a member must first purchase a seat. The seats for sale are usually known to the secretary or to his assistant, Mr. Charles L. Burnham, through whom the negotiations are conducted. The preliminaries having been arranged, the candidate makes formal application for membership to the Membership Committee, which consists of fifteen members. The application for membership must bear the indorsement of two members in good standing on the Board.

These members must have a personal knowledge of the business integrity and financial standing of the applicant. They must go before the Membership Committee and stand a strict examination as to this knowledge. They are put upon their honor and are held responsible for their statements. Their candidate must not only have bought and paid for his seat, but he must be solvent, have a good reputation for honesty and fair dealing, and must have a checking account in bank of at least \$20,000. Both of the sponsors are usually asked this question:

"Will you cash Mr. —'s uncertified check for \$20,000?"

If the answer is in the negative, the candidate is at once declared ineligible.

Once that a member's moral and financial eligibility has been established, his desirability as a member comes formally before the committee. A secret ballot is taken, and if the candidate receives less than ten affirmative votes he fails of election. If he is successful and there are no charges brought against him during the time, usually two weeks, wherein his name, together with that of the seller of the seat, is posted on

the bulletin board, he becomes a member in good standing upon the payment of the following charges:

\$2,000 initiation fee.

\$200 secretary's fee for transferring membership.

\$100 annual dues.

\$10 gratuity fee.

Upon the payment of the latter fee, which is compulsory, the member participates in the gratuity fund, which entitles him to \$10,000 insurance. This fund is kept alive by an assessment of \$10 each on the 1,100 members upon a death of a member.

There is no formal method of initiation, but a new member is escorted upon the floor usually by his two sponsors, and introduced to the chairman, who in turn introduces him to the other members. He must then undergo a form of hazing which varies in roughness, according to the popularity of the candidate and his good nature. It is usually a wise precaution for him to have in the cloak room an entire change of wardrobe, so that he may return to the bosom of his family without the interference of the police.

Once a member, the tenure of his seat depends on his good conduct, fair dealing and solvency. Failure to meet obligations is followed by immediate suspension. Misconduct carries a like penalty, and fraud entails the extreme penalty of expulsion and forfeiture of all rights, though the seat remains the property of the expelled. No member, however, can be expelled for fraud except by two-thirds affirmative vote of all the members.

According to S. S. Pratt, whose "Work of Wall Street" is considered the most accurate history of the Stock Exchange, there have been only nine expulsions since 1874—three in 1896 for "bucket-shopping" the or-

ders of customers, and the others for various forms of fraud.

The most famous of the expulsions was that of Hutchison, John R. Duff's broker in the Hannibal and St. Joseph corner. Hutchison appealed to the courts, which decided that the Exchange had the right to expel him, but could not appropriate the value of his membership. Up to that time the laws of the Exchange provided that the seat of the expelled member escheated to the Exchange.

Any member directly or by partner connected with any organization in New York City dealing in securities similar to those listed in the Exchange is liable to expulsion. The Governing Committee is very strict in enforcing this law. It has by resolution prohibited any connection, direct or indirect, between its members with the Consolidated Stock and Petroleum Exchange, as being detrimental to the interests of the New York Stock Exchange. Every member in New York is required to have a place of business where notices may be received. No member can represent more than one firm. Branch offices must be in charge either of resident partners or of salaried employees.

The Exchange maintains its rates of commissions rigidly. The commissions are always based on the par value of the securities traded in. No rebates or discounts of any kind are allowed. The constitution provides that on business for parties not members of the Exchange, including joint account transactions in which a non-member is interested, transactions for parties not firms of which the Exchange member or members are special partners only, the commission shall not be less than one-eighth of 1 per cent. This, as has been stated, amounts to \$12.50 on 100 shares, but as every purchase,

except for permanent investment, is followed by a sale, the commission on one transaction, both ways, amounts to \$25.

On every purchase and sale, therefore, there must be an advance of at least one-quarter of 1 per cent. to pay the commission. Anything over that is profit.

Business is done by members for members who do not give up the name of a principal at 1-32 of 1 per cent. and for members giving up a principal at 1-50 of 1 per cent. A firm having one of its general partners as a member of the Exchange is entitled to these reduced commissions. Violation of the commission law is punishable by suspension from one to five years, but a second offence means expulsion.

Mr. Pratt thus describes the routine of business:

"The Exchange is opened every business day at 9.30, but no business can be transacted until 10 o'clock, when the chairman, who occupies a seat upon the rostrum, announces the opening. It is the duty of the chairman to open and close the Exchange, preserve order, and make all announcements, such as deaths, insolvencies, etc. He also buys and sells stock 'under the rule'—that is, when a member is unable to make good deliveries, stocks are bought or sold for his account by the chairman. There are five hours of trading. The Exchange closes promptly at 3. Only loans can be made after that hour. A fine of \$50 is imposed on a member who makes any transaction in stocks or bonds, listed or quoted in the Exchange, after that hour or before 10 A.M. in the Exchange or publicly outside.

"As soon as the sound of the chairman's gavel is heard at the open-

ing, a babel of voices is raised. The opening is usually active, as orders accumulate over night. To the onlooker in the gallery everything is apparently noise and confusion. Here is business, he would say, without any system. If he did not know he was in the Exchange, he might suppose that by accident he had entered a lunatic asylum. He sees men rush wildly into a group, with violent ges-

tures and raised voices, push and struggle and shout, all apparently to no purpose. But now and then he will observe some one to leave the group and quietly make a memorandum on a pad. In all that babel of voices and mass of struggling men, comparable to the crush on the Brooklyn Bridge in the rush hours, a sale has been made involving thousands of dollars."

Hiram Maxim, a Fulminating Philosopher

BY WILLIAM R. STEWART IN COSMOPOLITAN.

Maxim, the great inventor of high explosives, was a precocious youth and to learn Pope's "Essay on Man" by heart in three days was no impossible feat. The same dogged persistence characterizes the man, and his inventions are the result of an intense concentration that is almost awe-inspiring. In his home in New York he is surrounded by a strange collection of death-dealing instruments and devices.

RECITATIONS were taking place in the red schoolhouse at Orneville, Maine. It was Winter and the snow lay deep on the ground, but some of the scholars were in bare feet, and only half as many hats hung on the pegs as there were potential wearers in the seats. That was forty years ago; and the pioneers of Northern New England were more noted for their industry than for their possession of the fruits of it.

"All the recitations have been too short," complained the schoolmaster. "You must spend more time and learn longer lessons."

"How long pieces may we recite?" The question came from the barefooted row, and none of the hats on the pegs fitted the head.

"Oh, there isn't any limit—as long as you like."

The next recitation day had come around. The snow was still on the ground and the bare feet were warming themselves on the plank floor.

The turn of the boy who had asked the question came, and he rose and began:

"Awake, my St. John, leave all meaner things

To low ambition and the pride of kings.

Let us—"

"Stop!" It was the teacher, with hand raised. "I know you. You've gone and learned Pope's "Essay on Man" by heart. Well, we haven't time for you to say it here."

The boy was Hudson Maxim, and he had committed the poem to memory from first word to last. He can recite it to this day.

It is the power—or the will—of application, of concentrated effort, which capitalizes the natural abilities of a man. Barefooted, hatless, young Maxim tramping to school, rubbing his feet in the snow so he might slide on the ice as well as the boys who had shoes—O envied ones!—was distinguishable from the rest

only by the kind of head he had. It was the head that had memorized 1,296 lines in three days; which head, in later years, applied to a special problem, devised probably the most destructive explosive of modern times, besides contributing to the solution of some of the most important scientific questions of the day.

I have never known a man who can do so much hard work as he and continue it for so long. He knows no rest in the form of idling; rest with him can only be a change of occupation, mental or physical. Six years ago when, after protracted experiments, he had solved the problem of an ideal high explosive for shells, he invented a compound which, exploding in direct contact with water, forms steam instantaneously. Applied as a motive power in torpedo boats and automobile torpedoes, this substance promises to change completely the character of marine warfare. The difficulty that long presented itself lay in the mechanical equipment for its successful use. For six years Mr. Maxim has devoted himself to the problem. A less persistent man would have passed it to the machinists, holding his own work done with the chemical discovery. That he has at last succeeded will be shown in forthcoming tests by officials of the United States Government.

A story told me by an old powder man who worked with Maxim illustrates the tremendous application which he brings to a matter in hand. He was trying a new kind of multi-perforated smokeless powder in an old-fashioned Springfield musket, to test its accelerating property. Mr. Maxim knew that the powder could not burn with sufficient rapidity to

explode the gun, which he, therefore, did not fear to hold in his hands. But he had not calculated on the terrific kick of the weapon which followed the discharge. The stock of the musket struck him on the chin, cutting to the bone and knocking him senseless. It was almost an hour before he was brought to, when his first remark was, "How did it work?"

It is worth mentioning here, as showing the wide range of Mr. Maxim's researches, that it was he who first formulated a hypothesis of the compound nature of the so-called atoms, which has become a generally accepted theory only within the past two or three years as a result of experiments on radiant matter. Mr. Maxim's theory was that "all matter is one in the ultimate, and the difference in the various forms of matter and manifestations of force is due to the difference in the relative positions of the ultimate atoms."

On the western shore of Lake Hopatcong in New Jersey, three miles from the workshops where his explosives are made, is Mr. Maxim's country home. If you visit him there expecting to find an atmosphere of gunpowder you will be disappointed. First, as you notice the library, instead of books on chemistry, physics and ordnance you will be more likely to see volumes of the poets, histories, standard works in fiction, philosophy and sociology.

I am never certain whether to admire the most his inventive talent or his literary attainments, his skill in producing a glorified dish of scrambled eggs, which he insisted on making unaided after getting home late with his automobile broken down, or his prowess with boxing-gloves in

spite of the fact that his left hand is gone at the wrist.

It was in 1894 that Mr. Maxim lost his hand, in an explosion which occurred with a compound which he was holding. The thumb was found the next day by workmen on top of a building two hundred feet away. About six weeks after the accident, when he was recovering from its effects and had begun to wear an artificial hand, he was attacked by a ruffian at the elevated railroad station at Eighty-first street, in New York. Mr. Maxim promptly knocked his assailant down, and picking up the artificial hand, which had fallen off during the scuffle (the story is told by an eyewitness), tucked it under his arm and started home. Being myself somewhat accustomed to the gloves, and having boxed with Mr. Maxim, I can credit the story.

Among the observations credited to Napoleon there is one to the effect that all great men had great mothers. Mr. Maxim had a great mother. She was a remarkable woman. She was less than five feet in height, but weighed nearly one hundred and forty pounds and had extraordinary physical strength. I have seen a photograph of her. The features are as if chiseled from granite, so strong a face do they show, yet a kind and sympathetic one.

Nothing daunted this mother of the Maine woods. She carded the wool, and spun and weaved and dyed and cut and made the clothes for her family of eight. She even raised flax, and beat and hatched it and spun and wove it and cut and made tow and linen suits for them. Once, when the elder Maxim was away, a wild-eyed stranger called and took from his pocket a butcher knife,

which he proceeded to whet on the stovepipe.

"Now I will have my revenge," he remarked.

"And I'll have mine," said Mrs. Maxim, and taking a broom she broke the handle of it over his head, and he ran. At another time a rabid dog ran into the house foaming, and snapping at the children. "Mercy!" cried this Spartan mother, and seizing the animal by the back of the neck, she slammed it through the window, glass and all, into the street.

Old Isaac Maxim, the father, was of no less note in the Maine community. He was a philosopher and an inventor. Long before the era of ironclads he had proposed the steel-armoring of ships. He experimented with breech-loading and with machine guns before the Civil War, but encountered great difficulty for the reason that fixed ammunition did not then exist.

When the world rounded into the nineteenth century it used the flint-lock gun, muzzle-loaded with powder, wad and ball. Its artillery was a cast-iron tube, charged with a bag of black powder and a solid round shot. Against an army thus equipped a regiment would now be more than sufficient. The harnessing of the new energy, which can hurl a half-ton bolt of steel through three feet of iron has been a giant task. In Europe and America an army of inventors, stimulated by the prospect of rich rewards, has been busy with the problem. And America, less assertive in the outward panoply of war, has outdistanced all in the wonder of her achievements. No other gunpowder is so near perfection as that with which American guns now can be provided, and no

high explosive so marvelous as that which American shells could carry into the vitals of an enemy's ship. The persistence which mastered Pope's "Essay" did not fail when applied to its new task.

But Mr. Maxim's experiments are by no means confined to the things which kill. One of his most recent productions is a new flashlight for use in photography. Ten years ago while experimenting with electric furnaces he invented the process of making calcium carbide continuously by the heat of incandescence of a molten carbide conductor. This method is now in general use. About the same time also, he invented a process of making small diamonds by electro-decomposition.

Still, it is with explosives that the name of Maxim always will be most associated. To the person whose knowledge of this subject runs back to the powder which he used to load with a ramrod into the old-style shotgun, a visit to the plant at Lake Hopatcong would contain revelations. In one of the buildings there are rows of test tubes on racks, bottles of various liquids, and scales for weighing, just as in an apothecary's shop. In an adjoining room, amid other appliances, is a huge cast-iron press, capable of exerting a pressure of 16,000 pounds to the square inch: this to press an explosive material to a sufficient compactness. Elsewhere are systems of rollers for squeezing out the water from the explosive in one of its varying forms, mixing vats and warming and drying rooms. Strange, pungent odors fill the air in some of these places, and the windows are open to guard the workmen from headache. Large sums would be paid for a revelation of the secrets of the materi-

als here elaborated, but although several workmen are employed only the head alchemist knows all the ingredients.

Mr. Maxim was the first to make and test smokeless powder in the United States, and practically all the smokeless cannon powder used by the United States Government for the past ten years has been made under his letters-patent. He was also the first to design large torpedo guns using gunpowder instead of compressed air for throwing aerial torpedoes.

Powder men like to tell stories of their experiences. Mr. Maxim sometimes yields to the weakness. One of these tales has to do with a bet which he made as to the payment for some dynamite. He had gone one day into a magazine in which were stored ten carloads of dynamite and 37,000 lbs. of nitroglycerin which he had made for the Brazilian Government, and found there one of his workmen knocking a case open, with a cold chisel and a hammer. The employe was immediately discharged. A short time afterward, a neighboring farmer bought a supply of dynamite from Mr. Maxim with which to blow up stumps in a field.

"I have an old hand of yours with me," said the farmer, "John Schultze. He knows all about dynamite."

"Schultze! he'll blow himself up with it. I had to discharge him, he was so careless."

The farmer seemed unimpressed.

"Tell you what I'll do," said Mr. Maxim, "I'll bet you the price of the dynamite he does." It was agreed.

The next day Schultze ran foul of an exploding stump. Four of his

ribs were broken and he was nearly killed. In settling for the dynamite, Mr. Maxim contended that as the man had blown himself up the farmer should pay the bet, but the latter held that as Schultze was only half blown up he should pay only half price. It was finally decided that half price should be paid.

Fulminate of mercury, used as a charge for fuses, is a substance with which Mr. Maxim has conducted many experiments. Once in the laboratory at Maxim, New Jersey, an assistant let drop a heavy weight which struck within an inch of a glass filled with that deadly explosive. Had it hit the glass an explosion would inevitably have occurred; and there were ten pounds of fulminate and more than a hundred pounds of nitroglycerin in the room. The faces of the assistants were white. Mr. Maxim simply remarked, "It is useless to be frightened now, since we are here."

But, despite such accidents, there is nothing "ticklish" about a properly made explosive compound. Maximite, named from its inventor, the adoption of which by the United States Government placed this country in the lead of all others in high explosive projectiles, is so insensitive to shock that shells charged with it may not only be fired from high-power guns with entire safety, but will stand the greater shock of penetrating the thickest armor plate without exploding until set off by a proper fuse.

Of all Mr. Maxim's inventions in explosives the one which is most likely to capture the imagination is the substance which he has named "motorite," and the uses to which it may be put in the next war in which this country may be engaged.

Although an explosive, the function of motorite is, as its name indicates, to supply motive power, and it will be employed as a fuel, producing steam, to actuate turbines in torpedo boats and automobile torpedoes. It consists of a compound of nitroglycerin and guncotton, and Mr. Maxim believes that ultimately a speed of a mile a minute may be obtained by its use. It is customary when discussing the possibilities of submarines and other marine wonders as yet only in their experimental stage, to predict the early extinction of the ponderous and costly battleship. But if motorite accomplishes the work which its inventor has designed it to do, the battleship's days certainly are numbered.

Motorite, although composed of the most powerful high-explosive compounds, is tempered so that it cannot explode, and its combustion may be controlled and regulated with the greatest nicety. As it is capable of burning without atmospheric oxygen, producing a very hot flame, the method of employment is to burn it in a confined space, under pressure, and to utilize the heat of the products of combustion, or flame, to evaporate water, by directly mixing the water with the flame. No boiler is required.

I think it must have been by a sort of instinctive selection that Mr. Maxim took to explosives. He is an explosive himself. "I did not hear you, sir," said a maid to him one day when I was at Lake Hopatcong, as excuse for not responding to a call. "You heard me, all right," was the calm rejoinder. "Never say you don't hear when I call." I should say not! The explosive volume of that voice is one of the pie-

turesque attributes of a generally unusual personality.

At his city home, in Brooklyn, New York, Mr. Maxim defers to the obvious notion that an inventor of explosives should have explosive furnishings in evidence. So, as you enter the hallway, an imposing array of rapid-fire guns, flanked by piles of projectiles, and swords and small arms on the walls, gives the requisite martial atmosphere. Indeed, explosives are a household commonplace here, and, if you wish, Mr. Maxim will cut off a piece of dynamite, like so much wood, with a carpenter's saw, and will cook you a Welsh rabbit in a chafing dish over a lamp filled with nitroglycerin. It is safe enough, though not always convincing to the timid caller.

As an expert boxer is generally the hardest to provoke to an attack, so the experimenter in explosives is usually the most earnest advocate of peace. The Swedish inventor Nobel, who first made dynamite, established the prizes which bear his name as monuments to his hatred of war.

Mr. Maxim is a writer and critic, a sociologist, a considerable bit of a philosopher, and abhors war with an earnestness born of his intimate knowledge of its horrors. But he believes that the more terrible and costly that warfare is made, the less recklessly will nations plunge into it. The memory of the treasure poured out on the plains of Manchuria and the slopes of Port Arthur is not soon to be forgotten. In a poem by Mrs. Maxim, published in the *Anglo-American Magazine*, entitled "Greater Anglo-Saxony," Mr. Maxim's aspirations may be said to have been expressed in the concluding stanzas :

Go, let blood flow, but let it be

In the unsevered vein ;

Go, wage relentless war on War

And all its hateful train.

And then let Peace perch on your
swords,

And doves nest in your guns—

Let stain this great earth-girding
realm

No blood of Adam's sons.

Saving California's Fruit Crops

BY W. S. HARWOOD IN THE CENTURY.

Science has discovered that for every insect pest there is a remedy in the shape of a natural foe of the pest. If the two can be brought together a balance will be created and the injury removed. This is the scientific fact on which the California Fruit Commission have been acting and the results to date have been highly satisfactory.

A FEW months ago I saw in an office in the City of San Francisco a little orange-tree about to set out upon what I presume was the most remarkable journey an orange-tree ever made. It was growing in a wooden box, the whole tree being not more than four feet in height. It was to be inclosed in a

strong redwood case, with openings to allow it breathing-space.

The little tree was bound for a far interior point in China. It would probably spend three months on its journey, would stay some time in China, far from the beaten paths of the tourists, and then would begin its homeward journey to San Francisco.

Curiously enough, the tree was starting out for China to be cured of a disease. It, in common with a number of other California orange-trees, had broken out with a most wretched affliction which was rapidly destroying its glossy green leaves and unfitting it for service. The disease took the form of a tiny insect or scale growth called *Depidosaphes Beckii*, very small in its individuals, but many in the aggregate and very dangerous. In fact, if the disease should not be checked, it would be likely to do irreparable damage to a great fruit industry.

In China the tree would meet a man who has made a lifelong study of plant diseases and injurious insects. He spends his time traveling over the world searching for the foes of these pernicious insects. He knows that there is a foe for nearly every one, and it is his business to find that foe. One month he may be in West Australia,—which country helps pay his expenses,—another month may see him in Japan, or in India, or in Spain, or Siberia. It is a well known fact that while almost every insect pest has its enemies, the enemies and the pest are evenly matched where the conditions are normal, and no harm is done. When the balance is not maintained, the pest gets the upper hand. Then comes the need of the searcher of pest foes. It is exceedingly difficult sometimes to find the region of the world where the foe exists. It was learned in a roundabout way, for example, that in an interior Chinese province this pest of the California orange tree lived side by side with a tiny insect that was an enemy to it. The pest and the destroying insect developed in about equal numbers, so that the balance was preserved and the pest did no harm. The object in sending

the little orange tree on its long journey was to take it into the locality where the pest and the insect both live, allow the destroying insect to lay its eggs upon the leaves of the tree, as it always does when it finds a place where its prey is living, send the tree home again with the eggs of the foe upon it, hatch them out in San Francisco, and then send the spiteful little insect out into the infected orange regions to destroy the pest that threatens the orange industry.

This is an illustration of the functions of a remarkable enterprise, now being carried on under the supervision of the California Commissioner of Horticulture. The way has now been opened for a revolution in the methods of insect-pest treatment. The commission, which is a state board, has been quietly at work upon the problem for ten years. It has demonstrated by actual tests that the only permanently successful way of combating pests in plants, whether fruit-trees, vegetables, or grains, is either to stamp out the disease altogether, usually a practical impossibility, or to introduce into the region where the pest exists its natural foe. The balance of nature is absolute. The moment an insect pest gets in the ascendancy and begins to be a destroyer, this balance is disturbed, and at that moment, if possible, the foe should be at hand. It is sure to exist somewhere—nature's provision against over-production. When unrestricted production goes on in plant or animal life, no one can predict the result.

So the work of this commission is not a fad, but a practical and immensely valuable enterprise, already resulting in the saving of millions of dollars to the fruit industry of California. The saving, when the experi-

ment is a success, is twofold: First, it puts a check upon the disease or pest, thus saving the crops; and, secondly, it does away with the need of elaborate and expensive spraying outfits.

The man who would meet the little orange tree is Mr. George Compere. When the orange tree started from San Francisco on July 6, 1905, Mr. Compere was on his way to China from West Australia to meet the tree and see it safely through its novel experience.

A year or so ago Mr. Compere found in Spain a region where the codling moth lived, but where the ravages of the worm to which its eggs give birth were slight. Investigations were made into this curious state of affairs. The result was that he discovered an insect, an ichneumon-fly in form, though not at all like the ordinary house fly, the sole aim in life of which was to kill the worm. The fly was about five-eighths of an inch in length, with a slender wasp-like body and two pairs of blue-black wings. It was equipped with a curious stiletto-like sting, about as long as itself, which it could project from a sheath, and then, by bringing the full force of its powerful body in play, could drive down into the bark of the tree where the worm was found, and kill it, much as a woodpecker performs its grubbing feat.

It was reasoned that if this parasite, or foe insect, kept the codling-moth down to a proper balance in Spain, it could do so in California. The ravages of this moth have been enormous. It hatches out an egg which produces a worm that destroys vast quantities of apples; indeed, its ravages have cost upward of twenty millions of dollars a year in the United States alone, to say nothing of the large sums of money spent for insect-

ticides, spraying apparatus, chemicals, and the like, all, at the best, only makeshifts. A number of the pupae of the parasite were packed up in Spain and sent to the commission in San Francisco. They hatched out into healthy flies, and various meals of worms were in waiting to satisfy the appetites of these Spanish-bred insects. The worms were on branches of apple trees gathered from infected orchards, some on the surface, some under the bark. The branches were placed in glass cases, and the flies were let loose among them. The work of destruction began instantly, the flies searching out the worms unerringly and laying a large number of eggs, a few at a time, upon the worms, about two hundred and fifty eggs in all. The object in laying them upon the worms is that their progeny, when hatched out, may have food at hand. The tiny grubs hatching from the eggs feed upon the worm, and at the end of forty-three or forty-six days they are full grown flies ready to begin their work of destruction. In a relatively short time a very large number of flies can be produced, more than four thousand healthy flies coming from the very few pupae that were sent from Spain.

The flies were sent out to different parts of California in small quantities during the season of 1905. Applications came from very many quarters, for the worm was doing deadly work on the apples. The commissioner, however, thought it best to distribute them over various parts of the state rather than to individual fruit-growers so that all the varying climates and conditions of California might be tested.

The results have been signally successful. Reports have come in from many quarters, saying that the flies were appearing in large numbers and

that apple-crop prospects were never so bright. One man noted that his trees were maturing the first good crop in years, simply because the apples had a chance to mature unassailed by the worms. The flies bid fair soon to restore the balance of nature where it has been overturned, rob the codling moth of its terrors, and be the means of saving millions of dollars to the fruit industry of the country.

This line of work of the California commission began nearly 20 years ago. In various parts of the state, insect pests of types little understood and difficult to combat had for years been doing great damage. It is related that a nurseryman not far from San Francisco who imported some lemon trees from Australia laid the foundation—the figure is not altogether a happy one—for millions of dollars' damage. Upon his lemon trees was what is called the cottony cushion-scale, a tiny insect multiplying with remarkable rapidity and capable of doing vast harm. It had hitherto been unknown in America. An orange-grower in Southern California secured some of the infected stock, and the scale spread among the orchards. Sometimes the pests were so thick upon the trees that they were as white as if covered with snow. So terrible were the ravages of the pest, which destroyed all leaf and blossom output of the tree, that in a single year the shipments dropped from eight thousand carloads to six hundred. None of the many remedies tried did any permanent good. Digging up the trees and burning them was useless, because the pest had spread to all manner of vegetation. The situation was so critical that the ultimate extinction of the orange industry seemed near at hand.

Relief came through the California commission, aided by other Californ-

ians and by the United States Department of Agriculture. An expert of the department, Mr. A. Koebele, was sent to Australia, where a variety of ladybird was found—a brilliant red insect, perhaps an eighth of an inch in width, called the *Vedalia cardinalis*. It was found to have a particular antipathy to the scale, or insect, which had been ravaging the orange orchards, was introduced in large quantities, and at once began the restoration of the balance of nature. The report of the Commissioner of Horticulture of California, recently issued, says on this point:

"This discovery started California in her present course of fighting bugs with bugs, and no doubt this will continue until every insect pest that disturbs plant life and its fruits will be overcome by natural insect enemies, even if it should require traversing the very ends of the earth to find the proper foe."

It is said the little ladybird that saved the orchards of California would have starved to death had it had any other food than the cottony cushion-scale.

Another pest, similar to the cottony cushion-scale, is called the black scale. Some time ago it was introduced into California without its foe and disastrous results followed. Mr. E. M. Ehrhom, now Deputy Commissioner of California, found, on investigation, that an enemy of the black scale lived in Cape Colony. Request was made by him of Professor Charles P. Lounsbury, Government entomologist of Cape Colony, for the enemy. After the formality of a request from the United States Department of Agriculture had been complied with, Professor Lounsbury sent the foe through the department to Mr. Ehrhom. The first colonies did not do well. Branches or cuttings

of oleander, bearing the black scale parasitized by a black, four-winged fly, known as *Scutellista cyanea*, were then sent from Cape Town to San Francisco. Seventeen insects developed, but, unfortunately, a small spider which had been hidden in a rolled-up leaf in the case pounced upon one of the females and killed her, leaving only three from which to build up a race of destroyers. There was apparently a slender chance of providing relief. From the three female flies, however, many eggs came; they were jealously guarded and hatched out, and a numerous brood resulted. They were released in the regions where the pest had begun its ravages during the season of 1905, and at once began their beneficent work. One fruit-grower reported—and his report may be taken as representative of others—that after the introduction of the foe the black scale in his orchard was reduced 90 per cent.

The apricot, one of the delicious fruits of California, is subject to a brown scale, or insect, which not only destroys the fruit and foliage, but by its thick incrustations is liable to destroy the vitality of the tree branches and ultimately to ruin the tree. It also attacks plum and prune trees with equal virulence. [There is a minute brown fly, smaller indeed than the tiny ladybird, which has a particular antipathy to this apricot scale. It is a native and is called *Comys fusca*. The commission keeps a supply of this fly on hand all the time, and whenever there is a report from any part of the state that the scale is appearing, the commissioner despatches a colony of the insects by first mail. They are set free in the orchard where the scale has appeared, and shortly they begin their work of destruction. On account of its small size, great care is necessary in the

production as well as in the shipment and handling of the parasite. When an apricot plague spot has been cleansed by the parasite, quantities of infested twigs are gathered, along about the middle of May, and placed in square boxes for the use of the commissioner in future breeding. This foe which eats its way into the insect, or scale, and thus destroys it, begins to emerge from the scale soon after the twigs are stored. A glass tube is fixed in the side of the box. Into this tube the insects crawl one by one as they hatch out, and when twenty-five or more are in the vial, it is stopped with cotton to prevent escape while admitting air. Another tube is placed in position, and so the process goes on, colony after colony being thus secured. Stiff paper tubes are then used to incase the vials in which they are sent out to the infected places for liberation. The results have been highly successful in controlling this pest.

Now and then some other insect than the usual natural foe appears and adapts itself to a given pest. This was the case with the San Jose scale. A native insect, known as the *Aphelinus fuscipennis*, suddenly developed an appetite for the scale. It began to multiply also with unusual rapidity, and attacked the scale so vigorously that it was not long before it had the pest under control. It was simultaneously noticed in various parts of the state where the San Jose scale had been doing sad damage, that the scale was disappearing, and from no apparent cause. It was then that investigation showed how the pest was being overcome. At the present time, wherever in California the San Jose scale is found, there its enemy is also found, keeping down the pest to its normal numbers and thus preserving the balance of nature.

The question may be asked, what is to prevent the foe of these insect pests from becoming in turn an enemy itself? In nearly every case the beneficent insect depends upon the injurious insect for its own sustenance. It will not thrive if it is robbed of its prey. So, whenever the foe insect becomes very numerous in an orchard,

it does not do harm to the orchard, but only to the particular pest of the orchard which it antagonizes. It may never entirely destroy the pest, but it reduces it below the danger line, and keeps it there—the inevitable balance of nature. If the pest were wholly destroyed, its foe also would disappear.

Are China and Japan Far Behind?

BY HAROLD BOLCE IN APPLETON'S BOOKLOVERS' MAGAZINE.

It is a mistaken notion to suppose that China and Japan are far behind in the march of civilization. When it is considered that fifty years ago Europe and America possessed few of the modern revolutionizing inventions and that the old world has been slow to accept new things, the rapid awakening of the Orient and its eager acceptance of every invention, must be most significant.

THE Sunrise Kingdom's own interpretation of its mission is impressive. Having blended into its life the best of all nations, it believes itself prepared to introduce a new type of progress and civilization to the world. Japan asserts that in all ages the Occident has resisted innovations and that in many things we are still far more conservative than the Orient. This view is worth considering.

For eight hundred years Europe went on buying finely woven silks from the Orient before developing sufficient enterprise to discover the secret of their manufacture. In all those centuries the Old World paid ruinous prices for the goods, believing them to be made of the fuzz of rare trees or the down of strange animals. War prisoners from the Levant finally introduced sericulture into Southern Europe. Then the Far East sent indigo and cochineal to color the fabrics, whereupon the conservative German Diet and the Parliament of England passed severe

laws against the use of "devil's dye." As late as the eighteenth century civilized England imagined indigo to be a mineral.

The introduction of cotton into London precipitated riots. In 1721 any person in England caught wearing a cotton garment was fined £5. To sell such an article incurred a penalty of £20. Coming down to America and modern times, there is even more to support the curious argument of the Japanese. John Fitch, on the Schuylkill, exhibited a steamboat to the people of Philadelphia, and was sneered into suicide. Even after persistent genius had forced the invention upon the American people, a great engineer gravely proved to the people of Boston that a boat could not be built large enough to carry sufficient coal to propel itself across the sea.

In 1830 mobs destroyed the sewing machine in Paris. For nine years Howe all but starved trying to introduce his machine to the American people. Leaving "conservative" Am-

erica in 1847, he went to England and, unsuccessful there, sold the British rights for enough to pay his passage back to the United States. This was only seven years before we opened Japan to progress! For ten years America kept Samuel Morse on the verge of starvation, and when a reluctant congress finally decided to experiment on a line between Washington and Baltimore, an eminent statesman attempted to defeat the bill by including in the purposes of the appropriation the survey of a route for a railway to the moon.

Since Japan began to hunt in every land for inventions it could take away, an American railway king refused to consider the Westinghouse brake, saying that a man who tried to stop a train with wind was a fool.

Because of its catholicity and its readiness to put to immediate test all innovations, Japan believes that it will take the leadership among nations. Already Lord Rosebery has confessed that if England wants to acquire up-to-date efficiency, it must give diligent study to the methods employed by Japan. The cosmopolitanism of a country that has modeled its army upon Germany's, its navy upon England's, its school system upon America's; whose laws were built upon the Code Napoleon, whose religion came from China, and whose calendar from Christendom, may, perhaps, be even more clearly comprehended when it is known that the elder statesmen of Japan actually considered the advisability of introducing All Fools' Day. All things, whether they be great or grotesque, are certain of receiving attention by the leaders who are making Japan.

A factor upon which the Japanese

leaders base ambitious hope for the future of their country and for China is that in both empires it is the few people in charge of the Government, not the populace, that decide questions of progress. A form of state socialism prevails in Japan. It has not been secured by the people, but conferred upon them by their rulers. America, as Lowell put it, is a "government by declamation." The Japanese boast that theirs is a government of action. Only one per cent. of the people of Japan vote. Innovations designed to work great economic progress in the empire are neither voted nor talked to death. The thing is done forthwith, and the nations witness a new metamorphosis in Japan. The system is peculiarly adapted to the Orient. It is to be tried in China.

We shall be better prepared for the sudden changes that will be brought about in the Celestial Kingdom through the fiat system which Japan has established in the Far East if we clear our minds of the main Occidental delusion regarding China.

We have assumed that China is two thousand years behind the age, that Japan cannot hurry its ponderous neighbor into modern ways, and that when the Chinese become "a nation of train catchers," as Joaquin Miller calls America, the ships of Uncle Sam will arrive in the Yellow Sea with civilized cargoes.

We picture our industrial efficiency as the perfected outcome of centuries of genius and labor. As a matter of fact, China at the beginning of the nineteenth century was as far progressed as Europe or America. The whole world was a dismal affair. Civilization in its most cultured form in London and Boston still struck steel and flint together to

light its fires! For the first two decades of the nineteenth century when sundown overtook St. Petersburg, Paris, New York, those cities lapsed into the Dark Ages. There was not a gas jet in the metropolis of the United States until 1821. It is estimated that to-day over 400,000,000 matches are consumed daily in the United States. In 1904, Japan alone exported to China and Hongkong enormous quantities of matches, valued at no less than 7,789,600 yen. Yet up to 1827 there was not a lucifer match in the world.

At the beginning of the nineteenth century there were no better means of communication between the valleys of Europe than between those of China. The best medium of transportation were rivers and canals, and in these China was better equipped than the Occident. When we picture ourselves as rushing along twenty centuries ahead of China, let us remember that it took three weeks for the news of Madison's election to reach the citizens of Kentucky! It took three days to travel from Calais to Paris, a distance of 150 miles. The diligence that toiled along the sand roads into Berlin and the stagecoach that frequently mired or overturned on the way to Washington, were scarcely to be preferred in speed or comfort to the carts and palanquins of China. A journey from Boston to Pittsburg was attended with difficulties and hardships equal to those of a trip from Pekin to any distant city of that empire.

America was strong and resolute, but hand-made and homespun. Of manufacturers as we now understand them, we had virtually none. The infant industry had not yet arrived! There was practically nothing in our whole industrial system to astonish

a traveler from Cathay. In agricultural science both China and Japan had made more advance than America. Our flail was almost as old as human hunger. For the first nineteen years of the nineteenth century the plows in use in the United States were like the one that Cincinnatus left in the field!

Eleven years before Perry opened Japan to trade, we did not have a line of telegraph in America. In 1854, the year that he reached the Sunrise Kingdom, our pioneers depended upon rafts and boats to get across the Mississippi. There was no bridge across that river. Six years after Perry left the door open in the Orient, travelers to Des Moines, Iowa, were compelled to ride 200 miles in a stagecoach wherein, in Winter, they warmed their feet over field stones, taken out at intervals and heated over wayside fires. We have imagined that the transformation of Japan was exceptional, and that, therefore, we need not look for a similar industrial change in other countries of the Far East. Success has a short memory. Japan's metamorphosis has been contemporaneous with the world's.

The backwardness of America and of the whole western world almost up to the second half of the nineteenth century, and the amazing changes wrought with the coming of the current mechanical age shows what marvelous transformation may be looked for in China, for that empire is just about in the condition that America was in 1850.

Japan has no delusions on the subject of China's awakening. It knows that its own reconstruction is not more miraculous than the simultaneous transformation of Europe and the United States, that China is

only a few years behind, and that the changes at hand in that empire will create a new commerce, a new civilization, and almost a new world. The opportunity which we are deliberately surrendering will make Japan one of the greatest trading nations in history.

It may be urged that the people of the continent of Asia are too conservative to accommodate themselves to so mighty a transformation. But the masses have nothing to say about it. Even if they were consulted, their conservatism would probably be no more marked than that which resisted, unsuccessfully, the coming of machinery into the Occident. It is true that natives in China took the law into their own hands and tore up railways that had invaded the tombs of their fathers. But the Chinese are thrifty, and when they found that the contractors would buy the right of way, a business compromise was effected.

To-day China has several thousand miles of railways, telegraphs, and telephones. It has a number of factories equipped with modern ma-

chinery and electric lights. The Government has established foundries and arsenals, and is operating mines. When America considers China, it thinks of 400,000,000 people inert and uninterested in the affairs of the world. We should, on the contrary, keep in mind the leaders who are taking counsel of Japan, and the army of alert students in the universities of Tokio. Modern men like Li Hung Chang, Wu Tingfang, Sir Chentung, the present Minister at Washington, and the great Viceroy Chang Chih-Tung will make China great, just as Marquis Ito and his colleagues have transformed Japan.

China enjoys the marked advantage of coming into the heritage of mechanics after great inventions have been proved and accepted. With the great price of waste of years and neglect of genius we bought our emancipation from drudgery. But to the Far East our latter-day civilization comes free. China has employed Japanese experts in every line to install the new order of things.

Samuel M. Jones, the Golden-Rule Mayor

THE ARENA.

It is refreshing in this world of push and grab to read about the life of a man who believes in doing unto others as he would be done by and lives up to his belief. The story of the Welsh boy who became Mayor of Toledo is an inspiring one and should encourage others to go and do likewise.

IT is a pleasant thing in these days of corruption exposed in high places, when newspapers and magazines are filled with stories of the robbery of the people by those whom they have trusted, to turn to the life of the man, Samuel Milton Jones, known the world over as

The Golden-Rule Mayor; the man who believed in the governing power of Love and acted always in accord with that belief. To read of one who so persistently and fearlessly obeyed the law of the Master, as he saw it, in all of the affairs of his busy life, is to gather inspiration for

a greater effort to reach the high ideals which he showed in a practical way to be possible of attainment.

In the life of Thoreau, by William Ellery Channing, is written these words concerning the poet-naturalist:

"Never eager, with a pensive hesitancy he steps about his native fields, singing the praises of music and Spring and morning, forgetful of himself. . . . No bribe could have drawn him from his native fields, where his ambition was—a very honorable one—to fairly represent himself in his works, accomplishing as perfectly as lay in his power what he conceived his business.

The spirit of this affirmation, if not the letter, may well be applied to the life of Mr. Jones, especially of his later years. He was a man who, from comparative obscurity, stepped into the lime-light of a national and even an international publicity. Curiously enough, this was brought about, not by any of those things that usually give name and fame to individuals, but by his belief in the possibility of following the teachings of the great Master in all of the affairs of life, and his persistent effort to make this ideal a proven reality. The business world was his "native field," and therein, forgetful of himself so far as personal ambitions were concerned, he wrought faithfully among his fellow-men, who were all—rich and poor alike—his brothers to whom he was bound to give loving service. This service represented his hopes, his desires, his aspirations, and no bribe, however tempting and subtly offered, could ever have made him false to them or change their color and expression.

The life of such a man has in it a lesson invaluable in character-building. To know the circumstances and

environment of his earlier as well as of his later years, is to gain some understanding of the process by which his intellectual, moral and spiritual nature was moulded into the strength and nobility that enabled him finally to exert such a powerful influence over all with whom he came in contact. It was the absolute sincerity of purpose underlying his simplest action which impressed itself upon everybody entering into his presence. That he should be so trusted was his earnest longing, which he expressed in the introduction to one of his books:

"Sometimes I think that nothing so completely separates the soul from God as the distrust, doubt and suspicion of our fellow-men that is the distinguishing feature of our present-day life, social, commercial and political; and I am sure there is no compensation or reward that I so earnestly long for as the consciousness that my fellows believe in me. Doubt my wisdom, question my judgment, deny the truth of my propositions, if you will, but for your own sake, and for the sake of humanity, I ask that you will not charge that I am false."

In a larger degree than comes to most men who are so constantly before the public, came to him, finally, the unquestioning faith in the purity of his motives which he longed for and so dearly prized. Those who for years distrusted him; who believed him actuated solely by the selfish motives that move most men to action; who thought his persistent expressions of love and service to his fellows were what are roughly termed "playing to the galleries," came at last, for the most part, to understand that his every-day life was simply the flowering of a sincere

desire and earnest purpose to follow in his Master's footsteps, and this in the most literal way possible. What has been said of him is absolutely true, that he was entirely free from conceit and acted without the slightest reference to appearances. To one who was familiar with his every-day life and action, as was the writer, he seemed to possess the simplicity of a child studying the problems of unfolding experience, a simplicity replaced when necessary by the keen judgment of a successful man of affairs. This characteristic made him unconscious of any inequality with his fellow-men, whether they were rich and aristocratic, or poor and perhaps criminal. He met all upon the ground of human brotherhood, and thus, in the end, drew out the best in those with whom he came in contact.

Mr. Jones was a Welshman by birth. In one of his books entitled "The New Right," he says with regard to this event:

"I do not know of what particular consequence it is to the people who read this book just when, or where, or why I was born, but quoting from Copperfield and following the general custom, I will say that I was born, as I was told and have reason to believe, on August 3, 1846, in a small stone house, still standing, known as Ty Mawr (big house) about three miles from the peaceful village of Bedd Gelert, Caernarvonshire, North Wales. Three years ago I had the privilege and pleasure of visiting the rude house where I was born, the floor of which was composed of rough flagstones, rougher by far than any I have ever seen used in a common sidewalk—yet worn smooth by the tramp of the feet of the tenantry that have polished them through

their service, the main result of which has been that they have earned rent for the landlord and incidentally have eked out an existence for themselves. I am glad that I left the place at such an early age that I cannot recall any of the hard experiences that my parents must have had there."

The family emigrated to the United States when the boy was but three years old, coming across in the steerage of a sailing vessel, then going in a canal boat from New York to Utica, and finally by wagon northwest into Lewis county, where were extensive stone-quarries in which his father found work. As soon as he was old enough, Sam, as he was called, was sent to the village school, but his attendance there was limited to thirty months.

When he was only ten years old he worked for a farmer at three dollars a month, getting up at four o'clock in the morning and only ceasing his labor at sundown. He hated farm work intensely, and was in constant revolt against the injustice of being compelled to do that which was so distasteful. It was the memory of these days which gave him always a ready sympathy with the boys and girls who were being forced into callings for which they had neither inclination nor fitness. He believed that many lives, which might have been prosperous and happy, and of service to humanity, have been distorted and perhaps ruined by this process.

It is not necessary to follow minutely these earlier years of his career, further than to show that the boy was father to the man, possessing in full the qualities of pluck and courage that belonged to his later years. At fourteen he was working

twelve hours a day in a saw mill, which was more in accord with his mechanical turn of mind than farming. Then came what seemed to him a wonderful opportunity,—employment upon a steamboat, about the engine of which he hoped to learn enough to become an engineer. After spending three Summers in this way, the whole current of his life was changed by the advice of one who saw something of what was in the lad. "Sammy," he said, "you are a fool to spend your time on these steamboats; you should go to the oil regions; you can get four dollars a day there."

The outcome was a journey to Titusville, Pennsylvania, when the oil excitement was at its height. He had just fifteen cents in his pocket when he started out to find something to do. He often spoke of the sense of desolation which he had while tramping from place to place seeking but finding no work. In his autobiography he calls it "the most disheartening of all errands that any child of God ever undertook, looking for a job among strangers—a task, too, that I do not believe God intends that a man shall waste his time on, for I fancy that in the Divine order, in the Kingdom of Heaven on Earth, in the condition of social justice that is yet to prevail, there will be such a scientific ordering of the affairs of society that no man will waste time tramping from door to door in the heart-breaking, soul-destroying business of begging for work, looking for something to do."

Mr. Jones finally found a place in the oil fields, and his energy and industry gave him remunerative employment until the time came when he was able to dig for oil himself, in

which his ventures were successful. In 1875 he married—in his own words—"as sweet and helpful a soul as ever inhabited this world of ours." For ten years they lived a happy life together, and then came the sorrow of his little girl's death, followed soon by that of her mother.

Almost overwhelmed by these successive blows, he sought relief by removing with his two sons into new scenes, first to Bradford, Pennsylvania, and then to Lima, the centre of the oil fields in Ohio. In the latter place he entered extensively into the business of development and gained what the world terms success.

In 1892 he married Helen L. Beach, of Toledo, and soon after moved thither in order to develop in the larger place some of his inventions that he had vainly offered to the Standard Oil Trust. Here he built a beautiful home in which, with his wife—a woman of rare intelligence and dignity of character and an accomplished musician—and his two sons he once more found happiness.

At this time came his first awakening to the great wrong of the existing social and industrial conditions. His eyes began to open with the crowds of applicants for work when the wheels were set in motion at his factory. He learned that men were working elsewhere for less than a dollar a day, and he studied upon the problem of how they could live decently upon such wages. Yet he found those who pled for the chance to toil under this condition. In his own factory he ordered that his men should be paid according to what the business would allow and without reference to the scale in other factories. Good wages and short hours were his rule as an employer.

Growing more and more troubled over social conditions, he came upon an article by George D. Herron upon the philosophy of the Lord's prayer, which impressed him greatly. "Our Father" means that all men are brothers; the tramp is brother of the railway president, the wild-hearted woman of sin is the sister of the clergyman, and her shame is his because she is his sister. He had never thought of it that way before, even though he had often said the prayer at his mother's knee, and repeated it in the church in later years.

Continued dwelling upon the wrong of social conditions impelled him to action. He said :

"For me to be contented with existing conditions would be to blaspheme the sacred name of Christ, and moreover would be a treason to the republic itself. I know the republic cannot endure and our mock Christianity must perish from the face of the earth unless those of us who claim to be both patriotic and Christian are able to demonstrate by the sacrifice of service that our claims are well founded."

He inaugurated about this time at his own expense a series of addresses by noted speakers along these lines, given in the church of which he was a member and the minister of which was in sympathy with his growing thought. It was at one of these lectures, that given by Washington Gladden, I believe, that I first saw Mr. Jones. He was beginning to attract attention by his peculiar ideas regarding business and the Golden Rule, but had not then become "dangerous." I had also heard stories of nightly rides through the poorer parts of the city when the mercury was hovering around zero, to discover and relieve suffering.

At the close of the address, which was the concluding one of the series, the chairman of the meeting spoke of the value of what had been given through the generosity of Mr. Jones, and asked him to speak. A man, keen-eyed, strong-featured, with modest but earnest bearing, stepped reluctantly forward, and in a few brief sentences told of his object in bringing these subjects before the people, and of what seemed to him were some of the crying social needs of the day. I went away impressed with the thought that here was a man to be, in some way, reckoned with in the future.

As yet, however, he had not gotten his bearings, only that he knew and persistently declared that the Golden Rule could be applied to every relation of life, and in so far as this was done, the irregularities which bring sin and suffering would disappear. This was the only rule which he allowed placed upon the walls of his factory, nor would he ever permit the placard bearing the words "No More Help Wanted" to be hung there, because he desired to see all who were out of work and find if he could not give them help.

Other measures that he introduced were social gatherings by which he hoped to break down what he called "the absurd notion of social distinction between employer and employed;" the shortening of the term of labor to a fifty-hour week; profit-sharing at Christmas time when, with the dividend, he sent to his employes a letter upon such subjects as "Peace on Earth and Good Will to Men," and the "Christ Principle of Overcoming Evil With Good."

He caused to be placed in the office of the factory, a box in which letters of criticism might be put by his

workmen. These could be anonymous, or signed, as the writers chose. He himself wrote them letters from week to week regarding their relations to each other, which were enclosed in their pay envelopes.

The vacant land next to his factory he turned into a park and a playground for the children. He named it Golden-Rule Park, and there, every Sunday, talks, often by men and women of national reputation, were given, attended by the workmen with their families, and such of the townspeople as believed in "Jones" and the principles which he was trying to apply to life.

As a business man he had the peculiarity of an absolute disregard of recommendations. When men applied to him for work, presenting at the same time the written good-word of some former employer, Mr. Jones would refuse to look at it, saying: "If you have recommendations, anybody will help you to a place. I must help men who have none." Sometimes he added to this refusal: "Your face is good enough for me." He was a keen judge of character and rarely wrong in his estimate.

Naturally these things, so different from the usual methods, attracted the attention of the public, but it was by a seeming accident that he received the Republican nomination for mayor. To the politicians this was a matter of astonishment, that this man, a resident of Toledo for only four years, and wholly unknown in the field of politics, should jump over the heads of those who had been toiling for many weary years to serve the party. He himself believed his nomination was due to "a little effort put forth to deal justly with his fellow-men."

Mr. Jones was elected, although vigorously opposed by the saloon keepers because they feared a drastic policy, and by the wealthy class who considered him "dangerous on account of his belief in the Declaration of Independence." The story of his re-election again, and yet again, upon an independent ticket, in the face of the most violent opposition of the Republican leaders and the newspapers, has been many times told and need not be here repeated, although it is full of interest.

His methods in his public career were the same that he used in his private, successful business. From what he believed was right he never swerved no matter how strongly it might seem to militate against his personal interests. He proved in both the possibility of making an everyday application of the Golden Rule to every affair of life. His factory flourished and his wealth constantly increased, though money passed through his fingers like water. His conduct of public business won for him among the people a constantly increasing confidence, while his reputation abroad grew apace.

It is true that in his own city he had bitter opposition. Good men could not understand his ideas regarding the treatment of criminals nor his attitude with respect to saloons and gambling-houses. It was repeatedly affirmed that the latter were allowed to run wide open, contrary to law, and that crime increased during his mayoralty. This was believed by those who did not know the facts. The records declare the contrary. Official figures show the number of saloons decreased and that there was less crime, instead of more, in the growing young city.

His conduct of affairs in his official

capacity was unique. Everybody was received kindly and courteously, but there was not a shade more of deference to the moneyed man or powerful politician than to the laboring man, or the unfortunate and penniless. All were "just people" and his brothers, and each was spoken with in his turn. He never turned away from anyone who asked for help, regarding his wealth as a responsibility from which, if it could be rightfully done, he would have gladly shaken himself free. It is well known that he gave away each year far more than the salary of his office. Each day he lived in accord with this simple statement:

"I assure you that I have no other purpose than to be a Christian on the basis of loving my neighbor as myself, whether my neighbor is a church member, or a non-church member; a saloon keeper or a store-keeper; a gambler or an oppressor of labor; always remembering that he is my neighbor, God's child and my brother—an erring brother, perhaps, but my brother just the same."

At all times and seasons he was studying the problems of living, those which seemed to him of vital moment to the well-being of "all the people." He was an eager listener to the conclusions of others, weighing their arguments without prejudice, easily taking the attitude of a learner. Frankly he expressed his own convictions whether of agreement or difference, but with a simplicity that precluded offense.

His faith in the individual was supreme. He saw in the poorest and lowest that something which will make for good, if aroused, and this was always his purpose. One day a poorly-dressed man came into the office and asked of him money enough

to pay his railroad fare to a place where he hoped to secure the work for which he had been vainly seeking in Toledo. Instantly Mr. Jones' hand went into his pocket, but, as was often the case because of his quick generosity, he found nothing there. Application to his clerk and secretary produced no result. Then he took out his mileage-book and handed it to the man whom he had never before seen, telling him to send it back when he reached his destination. The remonstrances of his clerk—who was also his devoted friend and helper—he answered with a smile, turning to his desk in dismissal of the subject. Some time after, so long that there was a chance he had been deceived, the book came back, with the amount of fare enclosed in a poorly-written but most earnest letter of thanks. Anything like this naturally brought him in conflict with the railroads, but he would settle the difficulty by paying the difference in fare, remarking: "The very rich man can ride in a private car; the moderately wealthy may ride on a pass; and the well-to-do is able to buy a mileage-book at two cents a mile. It is only the poor man who is compelled to pay the full price."

One cold Winter morning three men came in and asked for money to get a Salvation Army dinner, saying they were out of work. He drew out a five-dollar bill and gave them, telling them to bring back the change, as he had none. "You will never see that money again," remarked his clerk.

Late in the afternoon they returned, but Mr. Jones being out, they handed what was left to Mr. Voit.

"Is it all right?" asked the latter.

They hesitated. "All but twenty cents," one said at last. "We took a drink out of what was left and thought we would run away with the rest, but we concluded we couldn't treat a man like that in so mean a way."

Through all the years I knew him and when he was under the hottest fire of criticism, I never heard him speak unkindly of his enemies. And in his public life, through his political campaigns his condemnation was always of methods and measures, never of men.

Much of interest regarding the life of this man must necessarily be omitted from this article. I have said little of his political campaigns, carried on with no bribing of voters, no promises given for influence and work, without appeal to partisan feeling, and with no catering to any class of society.

From the closing of his first term as mayor, the magic of his name would call together crowds of eager listeners, the majority of whom were working men and women, to whom he would talk simply and naturally of their duties to each other and to the community in which they lived. "The ideal government," he would say, "is one where the strongest will always help the weakest." Without cant, but with an intense earnestness that held the attention of the most careless, he presented the highest religious ideal as the practical one to live by.

The Golden Rule he declared to be an exact science. "It is really the physical law of action and reaction expressed in morals. It is the law of life, of relation—and it works."

"I intend to be always in politics," he often declared, "working and voting for those candidates who

seem to me to be looking most toward the light of liberty and equality."

Letters of commendation from thinkers and reformers came to him from all over the world. "It is a great joy to me," wrote Tolstoi, after the third election of Mr. Jones, "to know that such ideas as are expressed in your address are approved by a great majority of your people."

"The work you are doing for human welfare," wrote Edwin Markham, "is far larger than the orbit in which you move; it is an object-lesson to the world."

In similar vein were letters from W. D. Howells, R. Heber Newton, Edward Everett Hale, Thomas Wentworth Higginson and almost countless others whose names are familiar household words.

Perhaps the letters which touched him most deeply, for which he cared most, were those from children telling him their troubles and asking him for all sorts of things, expressing their childish faith in his will to do what they desired. He loved children and they knew and loved him with fervor.

The life of Mr. Jones, both public and private, has the deepest moral significance from every point of view.

The man whose whole aim under every condition was to do every thing in his power to help unfortunate men and women to live better lives and do nothing to hinder them, finally won the love and trust of the great body of the people to a most unprecedented degree. And even though there were those who bitterly opposed him as dangerous; though the Legislature repealed the law by which a mayor could take the place of the police judge, because of the rulings which he made in that posi-

tion with regard to criminals, few indeed were they who questioned the sincerity of his motives or doubted his integrity.

The outpouring of the people upon the day of his funeral was such as has been rarely witnessed in any city. Thousands stood for hours in the hot July sun upon the lawn before the house and in the avenues leading thither, sorrowfully awaiting the moment when the body of their friend should be borne to its final resting-place. And all along the route to the cemetery groups of men and women stood with bared heads—many with tears streaming down their faces—while the procession

slowly passed by. They loved him so—these people.

Nor do they forget him, nor the things for which he worked. His name is one to conjure with to-day, and the lesson of brotherhood which he taught will remain a living influence even when the memory of the personal man has grown dim by the passing of the years. They will recall that by his life he exemplified this thought :

“Shun sorrow not; be brave to bear
The world's dark weight of sin and
care ;

Spend and be spent, yearn, suffer,
give,

And in thy brethern learn to live.”

The Government as a Homemaker

BY HAMILTON WRIGHT IN WORLD TO-DAY.

A gigantic national project is under way in the United States, by which millions of acres of arid land in the west will be reclaimed. The magic agency which is to bring about this change, and which is already being employed, is irrigation. The first step was taken last Spring when the Truckee-Carson Irrigation Canal was opened.

OUT in Nevada not long ago a grizzled old prospector from Rhyolite put his arm over the shoulders of a United States Senator and drew him slowly from the crowd. “Senator, I’ve been prospecting fifty years in these Nevada deserts; I’ve made my pile in Virginia City in the Comstock days and I’ve lost it, and I’ve made it and lost it again. I’ve seen Nevada turn out millionaires, and then call back her loan with interest. I’ve never yet seen a ledge that I knew didn’t run out somewhere. But, I want to say that in this irrigation proposition we’ve struck a pay streak that will never give out. When our old mining towns are off

the map this proposition will be shipping hogs and alfalfa to new mining camps.”

The Senator was Francis G. Newlands, of Nevada, “Father of the Reclamation Act;” the place near Reno, Nevada, and the time June 17 last. On this date just three years from the passage of the National Reclamation Act was celebrated the turning on of water into the Truckee-Carson irrigation canals. The observing prospector from Rhyolite had said the event signalized the first great step in the upbuilding of Nevada. It was appropriately honored. A special train bearing members of the Joint Committees of the House and Senate on Irrigation, in-

cluding five of the seventeen who had drafted the Reclamation Act, Governor Pardee, of California, Governor Sparks, of Nevada, F. H. Newell, Chief of the Reclamation Service, and three or four hundred legislators and citizens, many of them of national reputation, pulled up early in the forenoon near the head-gates of the canal diverting water from the Truckee River. Shortly afterward Mrs. Francis G. Newlands broke a bottle of champagne over the huge concrete works above the head-gates. The "irrigationists" turned the mechanical cranks, the steel head-gates lifted, and the cool waters from the high Sierra rushed through the canal to the thirsty desert of the Carson Valley thirty miles away. A dozen Indians slipped to the river bed below the dam to gather up the stranded trout. Senator Du Bois, of Idaho, no less agile, picked the fish up carefully and returned them to the stream.

As the water flowed into the new irrigation canal and the whistling of the distant locomotive echoed in the hills, I saw a noted enthusiast, perhaps our greatest publicist in the cause of the irrigation of arid America, a man who has written volumes on the subject and who never neglects to talk irrigation on every public opportunity, wiping the tears from his eyes. "I couldn't help thinking of some of the old-timers who did not live to see this through," he explained apologetically. "There was old G. He worked with us on this proposition for ten years. G. lived in Nevada for fifty years, and even at the beginning of that period he talked of the possibilities of the very problem which has just been worked out."

It was more than a step in the

upbuilding of Nevada; it was a move toward the reclamation of the whole west. It was the consummation of the dream of years and of the work of men who have labored long and faithfully in the cause of national irrigation.

Irrigation is no new idea. It was practiced in Egypt six thousand years ago. At that time there was a gathering on the banks of the Nile for the purpose of dedicating the first diversion and impounding dam in history. It is pleasing to recall that in all the changes of empire, irrigated lands are the only lands in all the earth that have been continuously and successfully cultivated. Irrigation was tried in California three hundred years ago by the Franciscan padres, and was established by the Mormons in Utah and Nevada half a century back with astonishing success.

But irrigation works built by the Government is a new idea in America. And irrigation, scientific irrigation, as demonstrated by the experts of the Reclamation Service of the Department of Agriculture, and by other "irrigationists" (i.e., those who study the problems of irrigation, as distinguished from irrigators), was a subject apparently so little appreciated, despite the visible results, that it took ten years of talking at Washington before a majority of the National Legislature became convinced that there was anything in the idea at all.

By the Truckee-Carson project, the first to be completed under the Reclamation Act, water is taken from the Truckee River at a point ten miles above Wadsworth, Nevada, to the channel of the Carson River by a canal thirty-one miles long. In the Truckee River there is plenty of

water, but in the Truckee Valley there is little agricultural land. In the Carson Valley there is an abundance of agricultural land. In fact, almost everywhere in the arid west there is more good land than there is water. On the first of January, 1906, fifty thousand acres of land had been brought under irrigation in the Carson Valley by means of about two hundred miles of canals and ditches. Already the cabins of the pioneers are seen in the valley, little one or two-room houses, mostly, but enough to shelter the frontiersman and his family, for the object of the Reclamation Act is to provide homes for the homeseekers. The land is divided into farm units limited to one hundred acres, and the settler must be bona fide.

That this bleak Nevada desert will be completely transformed through irrigation is fairly assured by the fact that wherever water has been brought to the land in the Carson Valley by the few owners of small farms scattered close along the bed of the little Carson River, crops grow with great luxuriance. One can almost see alfalfa grow. The stock feeding upon it look sleek and are in prime condition. Horses, dairy cattle, mules and hogs fatten on it. Where some settler may have planted a seed by his back porch, there has grown up a fruit tree. Deciduous fruits, grown for home use, do well and have a flavor that is often a pronounced characteristic of fruit grown in high altitudes. The arid regions, with their peculiarities of climate, may yet give birth to fruits, grain or vegetables superior to anything raised in this country.

Some of the land in the Carson Valley shows white with alkali. The Government will redeem this land

through underground drainage. The theory, which has been proved, is that the crops can stand a fair amount of alkali if it is distributed through the soil; it is when it forms a coating on the surface that it destroys vegetation. Ordinary irrigation brings the alkali to the top of the ground. The water impregnated with alkali is drawn to the surface as the ground becomes dry and evaporates. By underground drainage the water does not again come to the surface after irrigation, but passes away through porous pipes, carrying the alkaline matter with it. Necessary underground drainage is included in the general irrigation work. Before entering upon any project "soil tests" are made by Government experts, to determine the fertility and characteristics of the soil. Water tests to ascertain the varying amounts of water necessary for irrigation in different localities are also made.

The huge head-gates on the Truckee-Carson Canal are of concrete, all of one piece, and present an impregnable appearance. With ordinary care they will last for centuries, defying storms and floods, and keeping the water under absolute control at all times. Their finished and substantial appearance offers a striking contrast to the "intakes" where water is diverted from the Colorado River to the Imperial country in the southern part of California. With such head-gates the water could not have escaped through the irrigated country at Imperial into the Salton Sink, creating as it has at this writing, a vast inland sea thirty miles long, five to ten miles wide, and ten to twenty feet deep.

The works on the Truckee-Carson project testify to the fact that the

Government with its expert engineers and ample funds is able to come to the aid of the west with projects of a lasting character; and, while encouraging, and desiring irrigation work by private capital, has the ability to undertake the greater works with a completeness and permanency beyond the reach of individual funds.

All doubt as to the realization of the wonderful possibilities of this grand plan should be removed by the success which has attended the irrigation of the Colorado Desert adjoining the Colorado River in California and Mexico. Like magic, a vast, unproductive, sun-bitten area has been transformed through the influence of water into an enormously productive agricultural region. It is a twentieth century miracle. It is the largest irrigation project, either public or private, that has so far been completed in the United States. Land served by the Truckee-Carson project costs \$26 an acre with water; the price of land in the Imperial Valley in the Colorado Desert is about the same.

Five years ago there was not a home in the Imperial Valley of the Colorado Desert. There was not even an Indian hogan (earth hut) to shelter the engineers who surveyed the first canals from the Colorado River across the desert. The parched earth was as bare of vegetation as a skating rink, and it seemed even less promising than Death Valley, for it lacks the mineral wealth of that region, the ground being a sedimentary deposit from the Colorado River.

To-day a hundred thousand acres are under actual cultivation on the California side of the desert, and ten thousand on the Mexican side. Towns

have arisen almost in a night; the principal are Imperial, Holtville, Brawley, Calexico, Mexicali, Heber and Silsbee, ranging from 600 to 1,800 population. There are fifteen thousand people and eleven school districts in the valley. The reports from these school districts, for June, 1905, show 701 children against 370 one year ago. The population of the valley is greater than the school census would indicate, because so many men have gone there to start farms, leaving their families at home until they are prepared to receive them. Imperial, the largest town, has a \$5,000 schoolhouse and a brick church which also cost \$5,000. The men who work out in the open all day say they do not mind the heat; there are no instances of sunstroke in this dry air. The country is filled with young college men. The moral tone of the valley is illustrated by the vote against intoxicants which was carried out at two different elections. A telephone system has been extended throughout the whole irrigated area. The towns possess neat brick and stone business blocks, concrete sidewalks and graded streets. Shade trees are being grown, and, at eighteen months old, poplars are from fifteen to eighteen feet in height and afford substantial shade.

On the American side of the "desert"—I use quotation marks since the term is obsolete—no less than fifty thousand acres of the total one hundred thousand under cultivation are in barley; ten thousand acres are in alfalfa, which here produces from eight to twelve crops a year of from one and one-half to two tons an acre each cutting. Milo maize, Egyptian corn, sugar beets, and other field crops as well as vegetables grow luxuriantly in the sedimentary soil.

Flaming Tokay grapes, melons and cantaloupes of the finest quality are produced in great abundance. And all this on the Colorado "desert," a region as unpromising as any locality the Government could select for irrigation projects under the Reclamation Act. It was, perhaps, more unpromising than any regions that have been selected to be affected by the operation of that law.

Fifty thousand head of cattle are now fattened in the Imperial country for market. There is much dairy stock; horses, mules and hogs are raised; a horsebreeders' association has been formed for the purpose of introducing blooded stock. The little town of Imperial ranks next to Los Angeles and San Pedro, being the third shipping point on the Southern Pacific Railroad in Southern California.

Actual work in the Imperial country was begun in 1900, when a ditch eight miles long and seventy-five feet wide was constructed to connect with the Alamo River bed. Canals were diverted from the river channel and took the water through the valley. The country is, in some places, as much as three hundred feet below sea level. The Colorado River, which carries down each year enough sediment to cover sixty-eight miles square with solid earth one foot deep, has built its channel higher than the surrounding country and thrown out banks which once cut off a considerable body of water from the ocean. This huge inland sea has evaporated, and now the basin covers one thousand square miles, only a little of which has been irrigated. The Government has planned for the ultimate extension of the canals of the Yuma project twenty miles or

more from the Laguna dam ten miles above Yuma, to the Imperial Valley.

The largest and most comprehensive irrigation project which the Government has under consideration is the reclamation of two million acres of land in the Sacramento Valley of California. Water will be conserved by means of seven huge reservoirs, and distributed over the valley, which is 250 miles long and from twenty to sixty miles in breadth. Here the problems of irrigation, reclamation, navigation and drainage are all closely connected; for, with the storage of waters, the crests of the Spring floods which have often broken the levees on the lower reaches of the Sacramento River and destroyed millions of dollars worth of property, will be controlled. The climatic conditions in the Sacramento Valley are far less extreme than those in the desert regions.

Although the Government contemplates irrigation works for the benefit of homesteaders and endeavors as far as possible to undertake works with the view of bringing water to available Government lands, yet, in the event that individuals are willing to subdivide their lands and to sign a contract which will prevent land speculation anticipating increased values through irrigation, irrigation works will be undertaken under the Reclamation Act where the land is in private ownership. This is the case in the Salt River Valley, Arizona, where a dam capable of impounding enough water to irrigate two hundred thousand acres of land will be constructed. The settlers in that section have gone ahead and accomplished marvels; now the Government is coming to their aid. In the Sacramento Valley the land is

mainly in large holdings, there being individual ranches of one hundred thousand acres in extent. At present, however, it looks as if many of these huge estates would be subdivided.

In view of all these facts, it is not too much to hope that these erstwhile arid lands will support permanently a large population. For the first time in its history, the

Government with humanitarian purposes enters upon a work which has hitherto been regarded as belonging to private enterprise. The first impounding dams, head-gates, canals, laterals and ditches have been built by the Government and are ready for the settler. It remains with the settler to determine whether he will succeed or fail.

How Public Opinion is Manufactured

McCLURE'S MAGAZINE.

The methods employed by the great corporations of the United States, such as the Standard Oil Company, the life insurance companies and the railroad companies to counteract the adverse criticisms of their opponents, are not exactly what could be called above-board. As the following editorial shows, they have been in the habit of placing paid reading matter in the press with the precise purpose of making readers believe such reading matter to be an independent expression of opinion.

THERE has long been a suspicion amounting, in many quarters, to a certainty, that our great corporations included in their advertising bureaus well-equipped, secret departments for manufacturing public opinion favorable to themselves. It is one of their vaunted "economies" which, for "the good of the business," they took care to keep to themselves. As a rule, all that a restive public could do under this suspicion was to accuse. It could not prove. One of the many substantial public services rendered by the admirable life insurance investigation which has been going on in New York City last Fall and this Winter, was to contribute a clear demonstration of the way the publicity bureau worked in the Mutual Life Company at least. It is probably a fair example of what all our great corporations support.

That a great life insurance company, like the Mutual, should do a large amount of advertising goes

without saying, but as the investigation showed, there is something else beside straightforward advertising of itself done by the concern; and this is the way it's worked. In the employ of the Mutual for the last eighteen years has been a certain Mr. Charles J. Smith. His business has been that of managing a species of literary bureau. In ordinary times his activities have been general and rather unimportant, but in time of emergency they are enlarged; for instance, last September, when the investigation began, he turned all his strength to preparing articles calculated to counteract the reports of the investigations sent out through the regular news channels. He did not send out these articles from the office of the Mutual. He turned them over to an institution handled by a Mr. Allan Forman, called the Telegraphic News Bureau. The Mutual paid Mr. Forman \$1 a line for every issue of Mr. Smith's articles which he secured in a reputable newspaper.

For one item supplied to about 100 different papers in October, the Mutual Life paid between \$5,000 and \$6,000. On October 25th they had paid out for six articles which Mr. Forman had handled in that month something like \$11,000, and many of the bills had not yet come in. As stated, Mr. Forman received \$1 a line from the Mutual Life for handling this matter. What the newspapers received for publishing did not appear. Mr. Smith said that some of the newspapers charged \$5, some \$1.50, and some \$2 a line. Now, this large sum was paid because the matter was published as regular telegraphic news or reading articles, that is because the newspapers gave no indication that they were really publishing advertising matter for which they were receiving pay. Mr. Smith mentioned several reputable papers in which his articles had appeared as reading matter.

So much for the kind of work Mr. Smith's department has been doing, but this is not all of the Mutual's advertising on the quiet. There is a regular advertising department outside of Mr. Smith's. This is managed by a Mr. W. S. Sullivan. Mr. Sullivan buys space in magazines and in some of the newspapers, direct advertising of which nobody can complain, but he also sends out what his account books call "Telegraphic Readers." Mr. Sullivan claimed to Mr. Hughes that these telegraphic readers were sent out at the solicitation largely of the newspapers themselves.

"All the large daily newspapers," he explained, "have representatives, or most of them have representatives, in this city. The trade name is a 'special advertising agent.' These men, of course, come to see us

in the course of business, they come to see all general advertisers, and this telegraphic news item is a matter that appears on a great many of their rate cards, and we have never, to my knowledge, sent out to any paper that had not already filed with us their rate, so that we understood what we were to pay for the service." These notices, Mr. Sullivan went on to say, were printed, as a rule, without any distinguishing marks. However, some of them, he said, made a practice of disguising the matter in what he called "a very subtle way," such as a cut-off rule, a star, a different form of type than the body of the paper.

It all amounts to this, that the Mutual Life Insurance Company has been able to arrange for a price with a lot of reputable newspapers to print as reading articles or as matter of news, material which was incontestably devised to deceive public opinion. The ethics of the press on the matter of paid space are perfectly simple. Whatever is printed and paid for must appear as advertising. To print an article as news, as reading matter, or as editorial comment and receive pay for it—is to deceive the reader. It is entirely analogous to selling a vote—quite as debasing to the person who does it and as unfair to the public whom he serves. Certainly newspapers that will consent to allow such a use of their columns are more to be blamed than the corporations which employ them.

The Mutual Life's news department, so far as revealed, is not nearly so complete as that which other corporations, notably the Standard Oil Company, has supported among its other curious "economies." For instance, in Ohio that concern em-

ployed at one time a distributing agency known as the Jennings Advertising Agency, which distributed articles, prepared especially for the concern, to the newspapers, and paid for them on condition that they appeared as news or editorials. In one of the examinations conducted by the Ohio attorney-general, Frank S. Monnett, in 1898—he brought out a contract with the newspaper made by this agency of which the following is a fragment :

“The publisher agrees to reprint on news or editorial pages of said newspaper such notices, set in the body type of said paper and bearing no mark to indicate advertising, as are furnished from time to time by said Jennings Agency at the rate of — per line, and to furnish such agency extra copies of paper containing such notes at four cents per copy.” Specimens of the articles published under this contract were offered in the testimony—all of them defenses or laudations of the Standard.

In the last year the Standard has done a large amount of similar publishing in Kansas. During the “oil war” of the Spring of 1905, articles three and four columns in length, bristling with tables and calculations which had no bearing on the real points at issue in the oil trouble in the state, but which were admirably calculated to bewilder and mislead a public knowing little or nothing of the real facts of the situation, were offered the Kansas papers at their own figure. These articles were worth anywhere from five hundred dollars to one thousand to the papers, and when one remembers that the prosperous newspaper in the Kansas town clears probably not over \$2,500 a year, the temptation

in the plum is obvious. But there were papers clean enough on the ethics of the matter to refuse the fruit. The Emporia Gazette refused it, so did Governor Hoch’s newspaper, but there were more which looked and ate !

The Standard, it is well known, has always had a subsidized press of its own, the leading representative of which is the Oil City Derrick—a very able paper in its legitimate oil news and a vituperative and amusing advocate in matters of controversy. For many years, too, the Standard Oil Company subsidized Gunton’s Magazine to the tune of \$15,000 to \$25,000 a year. This periodical, which flickered out last year, began as a strong and able expositor of the principles of combination and co-operation in commerce, but it suffered the intellectual dry-rot which overtakes most subsidized concerns, and at its death had become an ineffective and rather querulous defender of corporations in general and the Standard Oil Company in particular.

Another method of manufacturing opinion largely employed by the Standard is anonymous or misleading circularization of pamphlets or books. It was this method which the concern took to meet Miss Tarbell’s History of the Standard Oil Company. That it was their right—even their duty to the public—to answer openly the arguments and facts of that work is evident, but they did little openly. Secretly, however, the publicity bureau was not idle. For instance, a little volume called “The Rise and Progress of the Standard Oil Company” appeared from the press of Harper & Brothers in the Spring of 1903. It explained the rise of the great trust as the almost automatic working of

the law of combination, it overlooked conveniently any evidence of unusual railroad manipulations or brutal forcing of rivals out of business, and it was as innocent of an ethical notion as a new-born babe. Immediately after its publication this magazine began to receive letters from librarians, colleges, ministers, and teachers all over the country, saying that they had received the book with a slip bearing the printed legend, "Compliments of Harper & Brothers," and suggesting with more or less indignation that this was a Standard Oil method of meeting criticism, as it undoubtedly was. Publishers are not given to gratuitous distribution to that extent. Nobody could rightly criticize the open circulation of the book by the Standard Oil Company. If they believed it a putting of their case which it would be wise to circulate, there was no reason they should not have sent it to whomsoever they wished, with their own compliments on every volume of the thousands they scattered. But that is not the way this company sees things.

At the present writing the amount of indirect and distorted advertising which the railroads are doing in opposition to the Rate Regulation Bill before Congress is becoming apparent to the initiated. Mr. Baker, whose series of articles on the railroads began in our November number, has gathered many facts about the way in which public opinion is being manufactured, and we hope soon to be able to publish an article by him on the subject. Mr. Baker finds that there is in operation an extensive press bureau, supported liberally by a combination of leading railroads. This bureau has its headquarters in Boston and has branch

offices in New York, Washington, Chicago, St. Louis, and Topeka, Kansas, with many local and traveling agents elsewhere. Like the press bureau of the Mutual Life Company, it sends out prepared articles which are published in the newspapers as regular reading matter. The bureau put numerous lecturers in the fields last Summer following up Governor La Follette, President Roosevelt, and others, who had spoken in favor of railroad rate regulation. It also operates powerfully on conventions of shippers, and even succeeded in splitting the important Interstate Commerce Law convention held in Chicago in October.

As far as the publishing by the newspapers of these paid articles as reading matter is concerned, we believe that it is only necessary to put the facts plainly to cause a revolt on the part of all respectable newspapers against the practice. It is a pernicious business, as no one of them will probably dispute. They have fallen easily into it because it paid. As long as nobody called attention to it, the returns kept their consciences quiet. The situation is indeed a good deal like that in regard to advertising injurious patent medicines. They paid well, and as long as nobody complained, the publisher's mind was easy. But the agitation so ably conducted recently by Collier's Weekly has set many newspapers to thinking and on all sides we hear of the canceling—or refusing the renewal—of contracts for patent medicine advertisements. It is another of the many signs of the general awakening of the public conscience.

As for other indirect methods of influencing opinion practised by cor-

porations, nothing will ever cure them but to convince business men themselves that they don't pay—that the popular contempt for underhand work of this kind is too costly to make it wise. There is no reason why the Mutual Life Company, the Standard Oil Company, anybody and everybody in this country should not openly give their side of every con-

verted point which concerns them, no reason why they should not fight for their side—insist that it be heard. All that the public asks is that they come into the open to do this, that they sign their articles, put their own signature on the newspapers they support—their own compliments on the books and circulars they distribute.

The Trolley Car, a Social Factor

BY K. E. HARRIMAN IN WORLD TO-DAY.

A remarkable transformation in the condition of the farmer is being effected at the present time and the trolley car is at the bottom of it all. The all-pervading electric line, stretching its arms in all directions from the large cities, is bringing the farmer into immediate touch with the social centres, and is creating an amazing change in his mode of life.

THE farmer and the small-town dweller of the so-called Middle West have, within the past seven years, experienced an intellectual and a physical transformation. Their lives have been so subtly changed that to-day they regard their former condition somewhat as the average man of middle age regards his little boyhood. This I have from many farmers themselves with whom I have spoken. And the transformation has come as a direct result of the extraordinary inter-urban trolley road development which within the years stated has so enmeshed the Mid-West that to-day one may go almost anywhere from place to place in electrically operated cars traversing the highways.

The economic benefits which the farmer has received from the trolley car that passes his dooryard—benefits that include not so much his own transportation as facility in shipping his produce to the nearest town possessing a market and in return receiving freight at his door—

have been pointed out. But deeper than these benefits in molding the life and conduct of the Mid-West farmer and small-town dweller is the direct social benefit accorded.

The country trolley has placed the farmer in immediate and continuous touch with the terminal town. From a condition of social isolation he has been made, almost unconsciously at times, a positive factor in community life. Conscious of his unfamiliarity with urban conditions, a prospective visit to city formerly meant a week or more of discomfort in anticipation. To-day the farmer, dressed like a business man, alights from the interurban trolley in the centre of, say, Detroit, goes as briskly about his business as any townsman, finishes it, takes the second trolley back, and, in perhaps an hour and a half, drops from the rear platform of the car at his own front door. Again, unconsciously he has absorbed the brisk city way of doing business. He has perceived the effectiveness of it and how applicable

the system is to the farm work, the one work that never ends. The result is that by the very fact of his adoption of business principles in the conduct of his farm he has profited immensely.

Within the past month I spent an hour with a farmer living along the right-of-way of a trolley line operating between Detroit and Jackson, Michigan. My friend is a farmer; he is nothing else; his farm is his business. Once it was not, to my personal knowledge.

"Place has picked up a good deal since you were last here, eh?" he said with enthusiasm. "Just shows you how a little thing may give you the necessary push in the right direction," he went on. "I was about discouraged two years ago; you remember, when they were out getting the right-of-way for this part of the trolley line. One day I dropped into a commission house on River street in Detroit and the proprietor let fall a word about all the farmers having gone in so deep for sugar beets that market garden stuff was scarce. That night my boy and I talked it over. We had had an idea that sugar beets would prove profitable, but—well, to make a long story short, we 'cut out the beets,' as John says, and that field over there is green corn; that's lettuce over there; that's an acre of pieplant, and there's a couple of acres of early onions. Next year we're going to put celery into that swamp land over there. Of course we couldn't handle the stuff so well if it were not for the trolley. The freight rate is low and there's a switch ten rods up the road where a freight car can stand while John and I load it."

One August afternoon, seven years ago, I rode into the country with a

friend who was bent on securing a right of way for a proposed electric line between two towns in Michigan thirty miles apart. I recall distinctly the objections raised by one, say, Wattles, whose land so lay that the road, if built, would cut two rods from his front yard. He protested that such a road would destroy the village of Wells, which lay a mile and a half to the east, frighten all his stock and kill all his children. And it was only by paying him two prices for the two rods of barnyard that his acquiescence to the plan was gained. Three months ago I saw Wattles in the post office at Wells. I never heard a man "boost a trolley proposition" as he did that line that ran across his dooryard.

"Ever frighten any of your stock?" I asked.

"Naw!" he replied with disgust.

"Ever injure any of your children?"

"Certainly not."

"Wells seems to be thriving," I went on. We were standing in the door of the post office and the little main street was filled with farmers, though the farm wagons were few.

"I should say it was," Wattles agreed. "When the company built the barns here and the relay station things began to boom. Town's a regular distributing point for us now and when the new line goes through, north and south, well, mebbe we'll have a city here, who knows?"

You see the line had been a direct benefit to Wattles and he was man enough to say so. We walked down to the local drug store and indulged in a treat of ice cream soda.

"That reminds me," Wattles said, "I had forgotten and Amy would be mad." Whereupon he paid five cents

and drew a book from the branch of a well-known circulating library which had put one of its attractive cases in the drug store of this little trolley town. My curiosity was aroused and an inquiry directed to the proprietor elicited the information that for ten miles in either direction some one of every farm household, with a single exception, was a subscriber to that library. "And we'll get 'em north and south, too, when the new line goes through," he added.

"What sort of books do the people seem most to care for?" I inquired.

"Well, pretty near all kinds," he replied. "One week it will be a novel for the young folks, one of the new ones, you know, and the next week, likely as not, it will be a volume of history or biography, or a book on some economic subject."

"And the magazines?"

"Yes, right there."

The rack he indicated contained that month's issue of at least twenty of the more popular periodicals.

"The farmers buy these incidentally, do they?" I asked.

"Yes," he told me, "the distinctly agricultural journals they subscribe for by the year."

All of which it seemed to me possessed a certain significance and bearing upon the assumption that the rural trolley has acted as a social uplift in the country through which it operates.

During the period of a newspaper connection in Detroit, I once boarded a car of the trolley line operating between Detroit and Ann Arbor. It was an "after-supper" car and was crowded with men and women who obviously were of the farm. Curious to learn where these people were going at such a time, I inquired of a

young man standing beside me on the rear platform, himself clearly country bred.

"Going into Detroit to see Mansfield," was the terse reply. Then I recalled that "Henry V" was being played that week at the Detroit opera house.

That was four years ago. To-day every trolley line radiating from the Campus Martius in Detroit runs regular theatre excursions, and the interesting feature of the plan is that these theatre cars are not operated so much for the benefit of dwellers in the outlying terminal towns as they are for the farm households along the right-of-way. Indeed, the theatres of Detroit have for some years carried advertisements in the village newspapers published within thirty miles of the city.

That the trolleys of the Middle West have made theatre-goers of the farmers was stated to me with the greatest frankness, last Summer, by Mr. James A. Bailey, proprietor of the Barnum and Bailey Circus.

"Ten years ago this country," said Mr. Bailey, "was the richest circus country in the United States. It still is, for that matter, yet circus receipts have fallen off appreciably here in the past seven years. I blame the innumerable trolley systems you have in this section for it. They have placed the farmers in easy touch with the towns and this has resulted in their paying fairly frequent visits to the town theatres. The familiarity with professional entertainments has served to lessen their interest in the circus which, ten years ago, offered them the only entertainment it was possible for them to enjoy."

The young people were the first to

perceive the social advantage afforded by the trolley that crossed the dooryard. They became its regular patrons. Their minds received impressions from frequent contact with the city lying at the end of the rails, that in turn served to awaken parental interest. That this is true was illustrated, it has seemed to me, by a little incident that came within my own knowledge very recently. A certain well-known manufacturing town in Michigan, which is something of a trolley centre, has for three years given a musical festival in May. At one of the afternoon concerts this year I encountered a young girl of my acquaintance who, though a member of a farm household eight miles west of town, graduates next June from the city high school. Being musically inclined, she had brought her aged mother, a type of American farm wife, to this concert. From the theatre I walked with them to the interurban waiting-room. The old lady, a bit dazed, but with eyes as bright as those of her daughter, could not say much, but the girl told me how great her mother's delight had been.

"And we're coming in for the concert to-morrow afternoon, too," she called to me as she helped her mother up the steps of the car.

This girl, as I have said, will graduate next June from the city high school, this despite the fact she has not spent one night in town since her entrance. That her's is not an isolated case, inquiry among high school principals in "trolley towns" of the Middle West will clearly show. The trolley has made it possible for the country boy or girl to obtain a higher education, at least an academic education, without sev-

ering the farm-home ties. Believing this to be the case I directed an inquiry not long since to Judson G. Pattengill, principal of the high school at Ann Arbor, Michigan, the seat of the University of Michigan. This high school may well be considered almost distinctly a preparatory school, as fully eighty per cent. of its graduates enter the university. I quote directly from Mr. Pattengill's reply to my inquiry :

"You are right about the use of the trolley cars by farmers' children. Offhand, I can think of several cases now in school, and am confident that investigation would show many more. It certainly is an advantage to the farmer to board his children at home, and, besides, they are there out of the way of many temptations and distractions. Their school work is benefited accordingly. I believe that there would be less tendency to leave the farm if all farmers' children could be kept at home during the period of high school education. And the trolleys make this possible to-day as never before."

Dr. James B. Angell, president of the University of Michigan, in a recent letter to the writer, after stating that statistics are not available as yet, inclines to the belief that sooner or later the university, being accessible by trolley to the farming community, will perceive results that even now are apparent in the high schools. Dr. Angell says :

"I have great hopes of the social and intellectual results of the entrance of the trolleys into the rural districts. There can be no doubt that the consequences are to be most beneficent, and I trust that it will do something to turn the tide back from city life to country life, which would be beneficial to this country."

The number of periodicals published in this country to-day devoted to the culture of the open, to country life as distinct from farm life, would seem to me to sound the note of this hegira. Ten years ago periodic returns to country life were possible only to the rich, but to-day the city or small town dweller of very limited income may, by way of the trolley, get back to the dirt for at least three months of the year, if not for all of it. The trolley passing the door of his little country holding, delivers him, at a minimum of cost, at the door of his factory or office in ample time to begin the day's work. And the same trolley car puts him down in his country dooryard for the evening meal with his family, which, in the meantime, has concerned itself with its garden, its sunshine and its pure air. I have among my acquaintances half a dozen men engaged in commercial work in Mid-West towns who, enabled so to do by the trolley, now live in the country. I know a man who, up to three years ago, was a race-track gambler, but who now is a successful breeder of fancy poultry on the line of a trolley road. The trolley did it in his case, as it did in the case of a Chicago newspaper man, who reports crime during the day and plays with his garden, nine miles out on a trolley line, in the evening.

Among the beneficent services rendered the small town dweller by the trolley lines of the Middle West has been the opening of a vast area of so-called "lake country" in Wisconsin, Michigan and Ohio. Until the coming of the trolley these charming little lakes were inaccessible to all save the farmers living in their immediate vicinity. To-day hundreds

of delightful and absurdly inexpensive cottages line their shores. In them, during a full six months of the year, live the families of the small town business men round about. And these little lakes have in no sense become "resorts;" rather they constitute the *raison d'être* for numberless sylvan communities, and thus has the trolley given the country estate, on a small scale, to the man whose income ranges from \$800 to \$1,500 a year.

Thus far among the interurban trolley antagonists none has been more violent in his opposition than the cross-roads merchant, who, in the event of a line passing his door, sees the trade of his neighbors deflected directly to the terminal town. But, in the last analysis, whether this cross-roads merchant succeed or fail in the face of a passing trolley depends absolutely upon himself. The trolley will do one of two things: it will put him out of business or it will make him a better merchant. So far as I have been able to observe, the latter rather than the former has been the general result. A case in point:

He was the proprietor of a little store at the cross-roads. His available trade numbered perhaps two hundred persons. A trolley line went through. He lamented the ruin that he saw of nights in his dreams. Not far off was a charming little lake. A number of people from the two trolley terminal towns came out and erected Summer homes on the lake. His was the only store at hand. His trade grew, but only as he acceded to the growing demands of these lake dwellers. In three years he has built two additions to his new store and a new house. He is a fourfold better merchant to-day,

doing tenfold more business, than he was before the trolley line "went through." He saw the possibility and realized upon it.

But perhaps as significant a result as any that has obtained to the farmer from rural trolley development arises from the new esthetic point of view that contact with his country-dwelling city neighbor has given him. The townsman going into the country to live along a trolley line carries with him certain ideas that result in the beautification of his small land holding. His joy is in the open, and so great is it that the neighbor who has lived his life among the trees and in the fields

himself awakens to a realization of the beauty all about him. And not to be outdone by that "city" neighbor, he puts a flower-bed in his dooryard, and cuts the grass in front of his house.

It never was that the farmer desired isolation; rather he was suspicious of communion; but once given the trolley—sometimes under protest—the benefits of the resultant communion with the outer world were so patent that he rose and demanded the rural telephone, then the rural mail, so that to-day he can no longer be said to dwell apart from the world. Not only is he with it, but of it.

Railroading in Germany

BY CHARLES EDWARD RUSSELL IN EVERYBODY'S MAGAZINE.

In Germany the Government owns the railroads, and, according to Mr. Russell, the Government operates them with the utmost success. The serious problem of changing from private-owned to state-owned lines was accomplished by a statesman called Von Maybach, with far less difficulty than was anticipated. To-day the Government owns twenty-nine out of every thirty miles of railroad in its territory.

THE station-master of Bomburg-Pomburg, standing erect in approved military attitude at the end of the platform that bounds his dominion, is one of the grandest sights in nature. His magnificent uniform of blue and gold shines conspicuous in the sun. His red cap of office is adorned with much gilt, and the occasion, let us say, being festival, he wears with pomp and circumstance a massive sword. As Napoleon upon the field of battle, he from his coign of vantage surveys the scene of action—calm, imperturbable, majestic, full of thought and command. A long train is drawn up at the station, and he stands where all the passengers can derive pleasure and edification from gazing upon him. He

looks down the platform and observes that his adjutants are properly herding and shoving about the low, degraded third-class passengers, but he gives no sign.

After a time three or four guards from the train run excitedly down the track shouting "Einsteigen!" Presently they return still more excited. The first shouts "Fertig!" the second shouts "Fertig!" the third shouts "Fertig!"—each in a different key. The conductor of the train looks carefully up and down to see that the guards are not deceiving him, that all is indeed ready for the ceremony. Then the first assistant station-master rings an electric bell. The conductor, his face full of concern and doubt, again scrutinizes the train.

Then slowly and with caution he takes a whistle that hangs by a cord about his neck and looks at both sides of it to be sure it is in good working order. Then he puts it to his lips with the air of a man deciding the fate of nations and blows a blast. Slowly and sadly the engineer answers from the locomotive. The conductor whistles again, and presently you may perceive that the train is simulating motion. And then comes the climax of the day. There stands the station-master of Bomburg-Pomburg, representing the Kaiser, the Imperial power of Germany, the state and majesty of the Grand Duchy. As the train moves by him the engineer, the conductor, and all the guards stand respectfully at attention. Before this august figure each in turn salutes and receives the curt acknowledgment due from a superior to an inferior officer of the Imperial Government. And with that the ceremony is ended, the *Schnellzug* is launched upon its way.

This is the invariable performance at every railroad station in Germany and is typical of what is certainly the most remarkable transportation system in the world. In Germany, the Government owns the railroads and operates them through miles and miles of red tape. In England railroad travel seems to be a form of devotion to be undertaken alone, if possible, and always in sad silence and meditation. In Germany it is a state function; you ride by the permission of the Kaiser and the Government, and care is taken that you shall not forget your obligations. The cars, the stations, and the platforms are adorned with innumerable notices and warnings forbidding you to do one thing and commanding you to do another. You must walk here and must not walk there; you must show your

ticket at the gate and again to the conductor before the train starts. You must not enter into disputes with the ticket agents or trainmen, because they are Government officers and to quarrel with them is a form of lese majeste. If you travel third-class you must be content to be herded as cattle are herded at western shipping stations, and with as little courtesy. You will see the class lines drawn very clearly before you in behavior of employes, who uniformly hold that persons of rank and consideration travel first-class, men and women second-class, beasts third-class. You will see very curious exhibitions of autocratic authority and of objectionable servility from the same officers, and you will sometimes feel your blood tingle at the difference.

And yet, in all the essentials of getting about with ease and despatch the service is so good that your democratic and American soul will surely be tempted to disregard everything but the comfort, the cheapness, and the convenience. The German Government may regard its third-class passengers as of little esteem in the social scale, but it carries them wherever and whenever they wish to go and for wonderfully little money. In some parts of Germany where fourth-class cars are used the peasants travel for less than 1c. a mile. As the first object of the German railway organization is not to make money, but to provide public service the time-tables are arranged solely with the idea of meeting the general demand. Hence trains are frequent in all directions. As nothing need be scrimped or stolen to make up dividends on watered stock and fraudulent bonds, the outfit is uniformly good, the road-beds and track are in excellent condition, and the stations great

roomy places, often of elaborate and handsome design. The Government takes a reasonable pride in architecture; the frightful and ramshackle sheds to which in small American towns we must resort for stations are unknown in Germany; the smallest village has at least a tolerable Bahnhof. The through German trains make fairly good speed. The express from Berlin to Hamburg is scheduled at fifty-one and a half miles an hour, including stops. No long-distance train in Germany equals in speed such trains as the Empire State express and the fastest Chicago-New York trains, but the Cologne-Berlin and Frankfort-Berlin expresses do forty-five miles per hour. The local trains seem slower than the mills of the gods, but they are fast enough for the people who use them. Accidents are almost unknown. Trains are seldom late. The whole vast system works with the precision of a perfect machine, for all its cheapness it returns every year great profits to the national treasury, and after many years of experience the people of Germany would regard as something straight from Bedlam a proposal to return to the private ownership of their railroads.

Like the man that commended honesty to his son, they have tried both. We have in America a pleasing way of assuming that the Government of Germany operates the German railroads because the spirit of enterprise and achievement is lacking among the German people; the Government, we Americans think, must needs do these things because private individuals don't know how; and this in spite of the fact that German enterprise has conceived and carried on commercial undertakings as great and daring as anything we ever dreamed of. The truth is that in the begin-

ning all the German railroads were privately owned, and until thirty-five years ago nobody in Germany supposed there would ever be any other kind of ownership. The Government woke up in 1871 to recognize two facts—first, that whoever owns a country's transportation service owns the country; and second, that it needed the national highways for national use. The war with France first jolted the private ownership idea, for the Government had found the railroad companies exorbitant, unreasonable, and given to grafting when it came to transporting troops and supplies, but we also had our share in effecting the transformation. It was the time of Tom Scott, the Pennsylvania monopoly, Jay Gould, the wrecking of Erie, the beginning of legislative bribery as a fine art. No important development or manifestation around the world escapes the hawk-like watching of the German Government. Tom Scott's performances were known and understood in Berlin as thoroughly as ever they were known in New York. The appearance of a new factor in Government able to control legislatures, nullify laws, and operate illimitable schemes of public plunder made a strong impression on the German mind. Moreover, much German capital had gone into American railroads about that time and very little had come out, and following its dizzy revolutions through debenture bonds, consolidated mortgages, equipment bonds, common, preferred and hocus-pocus issues, and the vast and sailless ocean of watered stock, showed the Germans some highly disagreeable possibilities of the private system. So the Government determined as a matter of safety to run the railroads on its own account.

Under the German system the

thing had to be done through the states of the Empire for the reason that while all these states stand as one against the foreigner they are still peculiarly jealous and sensitive about their local prerogatives. Prussia, the laboring steam-engine of the Empire, took the lead. And here comes in the inevitable one man mighty that dominates the scene and with his two hands drags down the castle. What the obscure laborer Alexander McLeod was to co-operation in Woolwich, Minister von Maybach was to public ownership in Germany. He was the man with the iron will, the unbeatable and unturnable, who kept hammering away until he got what he wanted. In America von Maybach would have been a boss of Tammany Hall, or a railroad magnate, or a trust builder. In Prussia he was the man that wrested the railroad system from the hands of individuals and did it without splitting hairs over the means employed.

The air was filled with a million objections to every proposal.

"How are you going to compensate the owners?"

"And what about the stocks and bonds?"

"And there are the widows and orphans that really own the railroads—what about them?"

"And you can't take private property for public uses, you know."

And so on, a dismal chorus.

"No" said von Maybach one day.

"You watch me." He had a jaw like a snow-plow and eyes as cold as glass. He went quietly into the stock market and bought the control of one or two railroads. On these he instantly slashed all rates and reached out for all the business. It was knife for knife in brutal fashion on the tariff sheets, but in the end the private competing company found that von

Maybach had the stronger weapon and the better nerve. He did not care for any protests about vested rights or the sanctity of dividends, but thrust his good blade right and left. The stockholders took fright at the vanishing of their dividends; with a hard, brutal person like that to deal with the widows and orphans seemed to have no chance in the world, and in the end the private competitor was glad to make the best terms it could with the Minister and get out with Prussian consols at three and one-half per cent. in exchange for stock. As fast as he added a new line to his system von Maybach extended his rate-cutting until he was practically master of the situation. Then the rest of the companies surrendered at discretion.

The other states meanwhile had taken heart from the bold von Maybach and followed his example—more or less. The private ownership of railroads all over Germany gradually passed away. In 1904 there were in the Empire 32,090 miles of railroad trackage, of which 29,375 miles were owned by the Government and 2,715 miles were owned by private companies. Most of the privately owned railroads were small branch lines, or lumbering or factory roads. For reasons of convenience the state managed 140 kilometers (eighty-five miles) of privately owned railroads and allowed twelve miles of state railroad to be managed by private interests.

In its total railroad operations from first to last the state (that is, all the governments of Germany collectively) has invested so far \$3,129,943,965, or about \$75,000 a mile of trackage. But this, of course, includes everything. The annual earnings are about two billion marks, or \$500,000,000; the annual expenditures are about \$332,000,000, and the gross pro-

fits about \$167,000,000. A compilation from the railroad reports of all the German states made for 1901 showed for the full-gage lines a total income of 1,972,879,586 marks, expenditures 1,310,092,257 marks, profit 662,786,829 marks, or a profit of 33.59 per cent. Besides the full-gage railroads there are 1,183 miles of narrow-gage lines. Gross profits are figured at about thirty-three and one-half per cent. For the whole of Germany the net annual profits on all state railroad lines, after charging off most liberally for depreciation, renewals, improvements, and interest, have for ten years been between 5.14 and 6.06 per cent. The tendency is steadily upward. Every year shows a slight gain in the net earnings, which are now a great item in the national budget. It is really the railroad earnings that save the Government. German national expenses, like all others, mount year by year with the increased cost of armaments, ships, and military supplies, but as these items increase the railroad receipts keep pace and the burden of taxation falls no more heavily upon the people. In Germany the foreigner does truly help to pay the taxes, for every alien traveler contributes mile by mile to the national treasury.

The plan whereon the German railroad system is built seems at first glance something to guarantee a hopeless confusion. Theoretically every state and province in the Empire contributes to the general service a certain quota of equipment over which it has sole jurisdiction. As a matter of fact there is no confusion at all, but practical harmony. An Imperial Railroad Department at Berlin smooths out the difficulties, sees that the equipments are up to standard, arranges for the distribution of supplies, and keeps the system working

as a coherent whole. The tendency is toward greater powers for this central body; naturally, because the state divisions grow weaker, the central Government grows stronger, and Berlin is soon to rule all Germany. Some of the smaller provinces now unite with others in the furnishing of equipment (as Hesse has gone into partnership with Prussia), and some furnish money instead of rolling stock.

The annual passenger traffic on the German railroad is about 900,000,000 persons. More than half of these travel third-class and 33 per cent. travel fourth-class; 88 per cent. of the passenger traffic is represented in these two classes and less than one per cent. in the first-class, so essentially is the railroad a thing for poor people. The average distance traveled is twenty miles for each person. The annual freight tonnage of the German railroads is about 400,000,000 tons. The railroads employ 550,000 persons, pay \$187,500,000 a year in wages, \$700,000 a year in pensions to old employees, \$350,000 a year to the widows of employees, and \$15,000 a year for the burial of employees. So far as any outsider can discover there is no grafting—and assuredly there is no stock juggling, bond juggling, rate juggling, rebates, discriminations, thefts, under-billing, wrong classifications, skin games, and frauds on shippers. Every shipper knows exactly what he pays and what his competitors pay, and the chief complaint of the American shipper is absolutely unknown in Germany.

On the whole, though comparisons are difficult, freight rates seem somewhat higher in Germany than in America, varying from one cent a mile for a ton to two and one-half cents, whereas the bulk of American freight

traffic goes at from .61 cents to 2.08 cents a mile for a ton. But the differences in classification tend to equalize all this. The German tariff is very much simpler than ours. There are not one thousand items in the German classification list, and with us the western classification alone has 8,044 items, the southern 3,664, and the American official 9,370.

Moreover, the German shipper has three great advantages over the American. In the first place, the German rates never change; the American rates go up and down with the exigencies of the only American rule for rate-making, which in railroad parlance is "the lest cent the people will stand without rioting." In the next place the rates are absolutely the same to everybody, rich and poor, trust or no trust, campaign subscriber or peasant, Ogden Armour or Hans Schmidt—the rates are the same. In the next place there is nobody in Germany sneaking about at night with money under his hat lining, dealing out rebates—as there is in every American shipping centre. I used to know a man in Chicago whose sole occupation for years was to hand out rebates for one railroad company to favored firms. Sometimes he used to go up dark alleys and push the money in at side doors and sometimes he used to meet a firm's agent in a saloon and change hats with him, a roll of bills being deftly concealed behind the lining of my friend's hat. I was told that he had given \$60,000 in one month to the favored shippers of Chicago. For the greater part of the time he was engaged in this industry his operations were likely to land himself, his employers, and the firms he dealt with in the penitentiary, and for all of the time his work was utterly illegal and strictly prohibited. When Senator Elkins, justly

famed in Washington as "the Guardian of the Passes," succeeded in getting his railroad bill enacted two years ago he removed imprisonment as a punishment for rebate-giving; but the act is still a crime and still punishable by heavy fines. Yet the Chicago firms that year after year violated the law and accepted these rebates are composed of the most eminent, respectable, and virtuous gentlemen in the city, strenuous champions of law and order, and not one of them would pick a pocket or rob a till. I suppose they have their own definitions of morality, but it is hard to imagine what the definition can be. Once my friend in a fit of vinous exultation passed the hat to the wrong man and there came near being an explosion that would have echoed through our best circles. I am told that the Interstate Commerce Commission has never inquired into these matters, though it is employed for that purpose, nor into the famous "dark rooms" maintained in the railroad offices of Chicago, to which favored shippers find their way by a mysterious instinct and pick up fat rolls of bills. There are no "dark rooms" in the German railroad offices.

The German railroad system is not complicated by any rebate issues, nor by lobbies, pools, combinations, dark lantern deals, secret compacts, crooked Congressmen, purchased senators, bribed district attorneys. No part of the railroad earnings in Germany need to be set apart for the expenses of gentlemen engaged in manipulating political conventions, or in electing certain candidates and defeating certain others. That makes a wonderful difference in the practical operations of the system and a wonderful advantage to the public pocketbook. In Germany railroad

rates are based on the cost of transportation, the interest on the outstanding bonds, and a fair profit on the service performed. In America they are based on the traffic manager's nerve. That makes some difference.

In the next place the German shipper is never bothered about his damage claims. If goods are injured or delayed in transit the German Government pays for the damage out of hand and without hesitation. For a trifling sum you can insure the arrival of any shipment at any point within a stated time, and for every hour of delay the Government pays a heavy penalty. In America, except to favored firms and as a disguise for the illegal rebates, the damage claim belongs to the realm of humor; it is a jest. The railroads never pay it short of the pistol point. Not long ago I was shipping a carload from Brooklyn, New York, to a place in New Hampshire.

"Owner's risk or railroad's risk?" said the warehouseman, making out the bill.

"Railroad's risk," said I.

"Foolish," said the agent. "The rate is lower if you ship at owner's risk, and you couldn't get a damage claim anyway. If your whole carload was destroyed you couldn't get a cent in less than three years and your lawyer would cost more than the claim."

In Germany there is no quibbling about the responsibility of the railroad and no resort to the courts. The Government undertakes the full responsibility when it accepts a shipment of any kind. If the goods are lost the Government promptly pays the invoice value, and for leakage, shrinkage or injury it pays proportionately. When delivery is delayed the greater part of the freight charges

are returned. In 1902 the German Government paid \$325,000 on such claims and in 1903, \$305,000, and it was not necessary for any claimant to sue, threaten, bully, complain, wheedle, or swear over the telephone to get justice. American shippers will appreciate the difference.

There was one occasion in Germany when the Government did change the rates, and very suddenly. The Summer of 1904 was exceedingly dry and the water in all the rivers was very low. Such German rivers as are navigable at all carry a commerce wholly disproportionate to their size. The upper Elbe, for instance, with about a cupful of water, is busy with steamers, barges, and rafts. The drought of 1904 left a great fleet of these high and dry. Many were loaded with goods the delay of which was causing great distress and loss to merchants, when the Government suddenly stepped in and carried all the delayed goods to their destination at low-water rates.

As to the passenger business, the advantage is distinctly with the Germans. In Germany the regular first-class fares are about three and one-fifth cents a mile; second-class, two and one-fifth cents; third-class, one and three-fifths cents, and fourth-class, four-fifths of a cent a mile. An additional charge of three-sixteenths of a cent a mile is made for first-class tickets on the fast through trains and of about one-seventh of a cent a mile for second and third-class. A liberal system of round-trip reductions, workmen's tickets, circular tour reductions, and tourists' coupons bring these moderate charges down to even lower levels. Travel in Germany is cheap. In America the prevailing rate is three cents a mile except on some through runs between large cities. In some parts of the

country it is four cents a mile. One can go from New York to Chicago, 950 miles, for \$18, but this is over the "differential lines," the regular charge being from \$20 to \$29. If we add the Pullman charge for accommodations, equal to "first-class" in Germany, it will be seen at once that the Germans have far and away the best of it. At one time private companies supplied all the sleeping car accommodations on the German roads. The Government is now operating sleeping-cars of its own at rates calculated to make the American traveler weary. All the German sleeping cars are of the compartment order, the idea of undressing in public and going to bed on a shelf not appealing strongly to the continental mind. One can have on a German sleeping car a room to himself with two berths and complete toilet accessories for \$2.50 from Frankfort to Berlin. For the same accommodations on a Pullman car from Rochester to New York, a journey occupying about the same time as that from Frankfort to Berlin, the charge is \$7.00, and about this difference between German and American sleepers prevails everywhere. But, of course, the American sleeping car system is one of the most monstrous grafts in the world, and the Germans have the advantage of earning no dividends, of supporting no watered stocks, fictitious bonds or inflated securities, and of having no bribes to pay legislators.

The Prussian railroads are very much the biggest and on the whole the best part of the German system. The railroads of Saxony, Wurttemberg and Hanover do well enough, but everything in Germany is overshadowed by Prussia. In 1903 the Prussian railroads (Prussia and Hesse combined), covering 31,697 kilometers (18,810 miles) of track, earned \$350,140,000,

with a gross profit of \$147,000,000, which, after deducting the interest on the railroad debt and the usual charges for deterioration and construction accounts, left a clear net profit of \$23,000,000, against a net profit of \$20,000,000 in 1901. In Prussia the Railroad Department covers all the expenses of construction, extensions, improvements of whatever kind, out of its surplus instead of issuing new bonds, and in spite of all that its net profits in 1901 were 6.41 per cent. on its investment; in 1902, 6.56 per cent., and in 1903, more than seven per cent. Moreover, it should be remembered that these percentages are calculated upon the total investment to date, including all improvements paid for from the surplus as well as the original purchase price. Hence it will be seen that Prussia has a good thing in her railroads. As the receipts increase at the rate of about eleven per cent. a year and the operating expenses do not keep pace with the increase of receipts, it appears that she has a still better thing for the future. Thus:

In 1879 the receipts were	\$40,000,000
In 1882 " " "	120,000,000
In 1891 " " "	250,000,000
In 1904 " " "	375,000,000

whereas the operating expenses were:	
In 1901, 61.75 per cent. of the receipts	
In 1902, 61.34 " " "	
In 1903, 60.55 " " "	

and the working surplus increased from \$125,000,000 in 1896 to \$150,000,000 in 1904.

On the human side of these matters, the German railways carry nine hundred million passengers a year and kill and maim almost none of them. Every week we kill more people on our railroads than are killed on the entire German railroad sys-

tem in a year. But the German people object to being killed and we do not. That again makes some difference.

Nothing done by man shall escape fault and flaw. The German railroad system has its merits and defects, and its worst and most glaring defect is that all the men that work for it, half a million in number, are disfranchised and have no share in the Government. The ruling powers were determined that the railroad should never be a factor in national politics, so they took the shortest and most radical way to that end. No political party in Germany can utilize the railroad vote, for there is no such thing. The fact is not so important in Germany as it would be with us, because Germany does not have equal and universal suffrage anyway, but it is important enough to keep alive a perpetual and well-grounded agitation. To the Socialists, naturally, the restriction is an incessant goad. It does not seem quite necessary. Switzerland has both national ownership of railroads and political parties, but has not found any reason to deprive its railroad employees of their rights. But it must be remembered that politically Germany is living in the sixteenth century.

Also the red tape tangles the railroad machine. Everything must be done in the manner of starting that train at Bomburg Pomburg, with salutes and formalities, addresses to this bureau and that chief, and improvements are not to be had in a day. And yet the comfort and the speed of the trains do increase from

year to year. The German people do not seem to mind the herding at the stations nor the overbearing arrogance of the men in official position, but they do complain that the Government does not extend the system so rapidly as it should and that many important towns still remain without railroad connections. The official answer to this is that the railroad profits are now a great item in the budget, and in the present state of warlike preparation the budget cannot be tampered with. The Government tries to meet the demand for extensions by building and encouraging others to build what are called "Light Railroads"; that is, short narrow-gage lines connecting at trunk line points. But the progress of this development is slow.

What seems to many a better founded complaint is about the German coal rate. To help the German collieries to compete in Baltic ports with English coal a special rate, very low, is made on coal from Silesia and Westphalia. As the first object of the German Government is to push German commerce, the thing is defensible from a certain point of view, but it really taxes the rest of the country to help the collieries.

Not all the German state railroads show balance sheets equal to that of the Prussian. In Baden, for instance, the working expenses are 81.20 per cent. of the receipts and the net profits are only 2.39 per cent. But this is an exceptional case and Baden is a small province. In the larger kingdoms, Saxony, Bavaria, Wurttemberg, the results are good enough.

Mexico's Next President

BY EDWARD M. CONLEY IN APPLETON'S BOOKLOVERS' MAGAZINE.

Ramon Corral, who will in all probability succeed General Diaz, as president of the Republic of Mexico, is a man intensely popular with the great masses of the people. As Governor of the district of Sonora, he attained immense popularity by his perfect freedom from all ostentation and his intense sympathy with the people. He is a hard worker and a friend of liberty.

ALL Americans may feel especial satisfaction in the selection of Ramon Corral as the first vice-president of Mexico and the probable successor of President Diaz. Who is to succeed Diaz is a matter of considerable moment to us. Firstly, because we have over \$500,000,000 invested in various enterprises in Mexico and more than 10,000 Americans are living in that country. Secondly, because we have a sort of moral responsibility toward all weaker nations in this hemisphere, which President Roosevelt has extended to their internal affairs. Thirdly, because we rejoice in the remarkable progress Mexico has lately made and feel a neighborly interest in her welfare and prosperity. Americans who have any personal interest in Mexico are particularly pleased at the selection of Corral, from the fact that his friendly policy toward Americans is assured. If the election of a vice-president last year had been left to Americans resident in Mexico, Corral would have been chosen almost unanimously. Other Americans should feel gratified, because Corral is more like an American in appearance, action, and views than any other man in an important official position in Mexico. Corral is going to be a big man some day and we shall be proud of that fact.

Newspaper men, who have filled so many important positions in the world's affairs, may also feel professional pride in the matter, for he began his career as a country editor.

Corral has always been exceedingly friendly toward Americans. Under his administration as governor, Sonora became the most Americanized State in the Mexican Union, taken as a whole. The investment of American capital in its mining and other enterprises is greater than in any other State. Americans are scattered all over it. There are greater numbers of them centered in Mexico city and other large cities of the republic than in Sonora, but Sonora is a sparsely settled State and their influence in it has been far reaching. The institutions of the State are more Americanized than those of any other Mexican State. As governor, Corral encouraged Americans to invest in enterprises in his State and to settle therein. He saw to it that their lives, property and civil rights were protected. He himself was a keen student of their methods and he profited by what he learned from them.

He is becoming more Americanized every day, though not in any patriotic sense, of course. He is a student of the English language, and while he does not speak it in his official capacity he loses no opportunity to practice it when speaking with his American friends socially. His visit to the St. Louis Exposition and subsequent trip to San Francisco are still fresh in our minds. After his return to Mexico city he was enthusiastic about his trip and what he had seen in the United States and said that it was his intention to visit us again at his earliest opportunity.

He is the father of nine children—a man after Roosevelt's own heart—the youngest a mere baby. Each child, as it grows old enough, is sent to the United States to be educated. He has three daughters in school in San Francisco at present.

Corral is well fitted by nature and training for the task for which he has been chosen. He was born in the little town of Alamos, in Sonora, January 10, 1854, and grew up among the rugged mountains of his State. He was educated in the public schools. At the age of twenty he was a newspaper editor and boldly attacked the administration of Governor Pesquiera, who had ruled Sonora for twenty years. When Gen. Francisco Serna initiated a revolution against Governor Pesquiera, in August, 1875, young Corral laid down his pen and took up the sword. The revolution was successful. At its close Corral was elected to the State Legislature. That was the same year in which General Diaz became president of Mexico through a revolution. Soon after he was appointed Secretary of State by the new governor, Gen. Luis E. Torres. Thus he became the intimate friend of the man who is to-day Mexico's ablest military man and formed an alliance which may be of great usefulness to him when he becomes president.

General Torres has for several years been commander of the first military zone of Mexico, embracing the northwestern section of the country, and he has had plenty of active service in keeping the troublesome Yaquis in restraint. It is true that the selection of a civilian by General Diaz as his probable successor is one of the strongest proofs of the great progress Mexico has made under his wise administration along the paths

of peace and order. Still, Corral has Torres back of him, and if as president he should need the services of a fighting man to enforce his position, he will not lack able support.

As Secretary of State, Corral made a good record. President Diaz heard of him and kept his eye upon him. In 1887 he was elected (which in Mexico means appointed by Diaz) lieutenant-governor of the State, and the governor taking a prolonged vacation, he found himself acting governor during the term. From 1891 to 1895 he was again Secretary of State, after which he was twice elected governor, serving through 1900. During the time from 1887 to 1900 he devoted himself especially to improving the educational system of the State, and as a result Sonora has the best public schools in the republic. Like Diaz, he realizes the great importance of public education, and he can be depended upon to continue the work of Diaz in elevating the masses through the medium of the school-room.

At the close of 1900 President Diaz appointed Corral governor of the federal district of Mexico, which corresponds to our district of Columbia. As a newspaper man I went to interview him upon his arrival in the capital. I met a man quite unlike the ordinary governor of a State. He looked like a very keen, practical business man rather than a politician or officeholder. He appeared to be a man of fifty, though he was then only forty-six; of average height and build, with black mustache, gray hair, and very piercing black eyes, eyes that fairly scintillated. He wore a plain business suit and occupied a modest room at a hotel. There was an utter lack of ostentation. His manner was quick, but not nervous. He was very

counteous and not brusque nor abrupt, but he wasted no time in useless ceremony, quite unusual in a Latin country. His words were few, simple and direct. I asked him, among other things, what would be his policy as governor of the district. He replied: "I can answer that better some months later."

It was not necessary to wait that long, however. At the end of his first day as governor his policy was quite apparent. It was going to be a strictly business administration. He appeared at his desk at nine o'clock in the morning, and things began to move in his office at a rate that made his clerks dizzy. His first order to his secretary was: "All visitors' cards are to be sent to me. I will decide whether or not it is necessary to see the visitor personally. Cards are to be sent in and persons received in the order they come. All visitors here are to be treated exactly alike." He has never deviated from that rule. So far as I know there is only one other official in Mexico who strictly observes that rule. His name is Porfirio Diaz.

Corral is a man of great sympathy with the masses, which in Mexico means the very lowest class, the ignorant, unwashed Indians who form eighty-five per cent. of the population. No man in Mexico is so well fitted to continue the work of uplifting these people, of creating a middle class from their ranks, which Diaz has begun. The dominant trait in Corral's character is simplicity—simplicity of thought, simplicity of manner, simplicity of words, simplicity in dress, simplicity in his home life, simplicity in all things. He is exactly the sort of man who would ride to the chamber of deputies to his own inauguration, unattended, slip in unobserved while the

crowds of important personages at the door were waiting for him to show up in pomp and splendor, make his declaration (equivalent to taking the oath of office), and, later, to stop the inaugural parade while he alighted from his carriage to assist to her feet some poor old Indian woman who had been knocked down by the crowds of spectators. He believes that all men are created free and equal and he acts upon that belief.

He will be president of the lower classes as well as the upper classes. The humblest, dirtiest, most illiterate Indian will receive just as much attention, if not a little more, from him as the man of great wealth and power. The future of Mexico depends upon the Indian population. Degraded and enslaved for centuries by the Spaniards, they were little higher in the scale of being than beasts of burden when Diaz came into power. His greatest work, perhaps, has been the beginning of the creation of a middle class from these people by means of education. Corral's greatest strength will lie in his deep interest in these people.

Shortly after Corral became governor of the federal district the Thieves' Market (resort of all American tourists to Mexico) was destroyed by fire one night. The Thieves' Market (properly called Volador and dubbed Thieves' by Americans) is a square on the south side of the national palace, filled with booths and stands for the sale of miscellaneous second-hand junk, some of which is eagerly bought as antiques by Americans. It is used by perhaps a hundred "merchants" who store their stocks there overnight. As a newspaper man I went to the fire. Inside the fire lines the first man I saw was Ramon Corral, hat-

less, coatless, his shirt wet and soiled and his face begrimed. He was helping a poor Indian carry out a lot of old hardware, worth at a liberal estimate seventy-five cents. When I spoke to him he looked up, wiped his face with his sleeve, and said: "Pobrecitos! (poor things!) This means a great loss to them. It is all they have."

He was then almost unknown in the capital. The man he had just been helping was unaware of his identity. When I spoke to him and called him by name the Indian gasped and almost swallowed his palate in surprise. Within a few moments the fire fighters knew who had been helping them and Corral's popularity with the masses in the capital was assured from that night. The next day he started a subscription for the fire sufferers, and there is at least one case on record in Mexico where money contributed for the relief of unfortunates reached the persons for whom it was intended. A cold-blooded American is obliged to think that particular bit of sympathy was misplaced, in view of the fact that the ownership of the wares on sale in that market is always more or less questionable, but then it doesn't do any good to pry too closely into the affairs of other people. The story is told merely to illustrate Corral's largeness of heart.

As governor of the district Corral clearly proved his executive ability, and at the end of two years he entered Diaz's cabinet as Minister of Internal Affairs, on January 16, 1903. As minister he was the same

Corral, a noiseless, tireless worker. At the end of another two years, that is, on December 1st last, he was inaugurated as vice-president of Mexico for a term of six years, and as such is the logical successor of Diaz. The duties of vice-president being discretionary with the president, he still retains the portfolio of internal affairs. He is still the same Corral. He is at his desk early and late every day and he is there for business, not for social chats. The head of a big corporation gives no closer attention to the details of his business than does Corral to the affairs of his office. No private business is better organized than is the work of his department.

An American newspaper correspondent interviewed Corral shortly after his inauguration as vice-president. The correspondent asked him what would be his policy toward Americans when he became president. He answered: "Young man, I am not yet president." The quality in him which was responsible for that statement will in all human likelihood make him president of Mexico. He is not waiting to be president. He is doing the work that he has to do now to the very best of his ability. If circumstances make him president, it will then be time enough to think about the duties of that office. If circumstances should make some other man president instead, he will be found working in whatever position he is placed, just as hard, just as unselfishly, just as patriotically as he now is.

Building a State by Organized Effort

BY HAMILTON WRIGHT IN REVIEW OF REVIEWS.

California can teach the world a good lesson in state-building by organization. In that state there are one hundred and fifty-two Chambers of Commerce, which spend on an average fifteen thousand dollars a year in publicity. The result is that California is probably the best advertised region of its size in the world, and its development has been phenomenal.

THE men of the west and south are waving a magic wand of publicity, and, behold! unsettled lands are populated. Almost in a night, as one might say, towns arise and become cities. Railroads throw out a network of feeders, and a new community is playing its part in the world of progress.

There is no more interesting phase of the development of the west and south than the enthusiastic work of the chambers of commerce and associations of like character to stimulate immigration and encourage local improvements. Draw a line from Puget Sound to San Diego, from San Diego to New Orleans, and to Puget Sound again; in the vast territory embraced in this triangle there are hundreds and hundreds of these quasi-public organizations, engaged in a unique work of progress. Once gold and free lands were the greatest immigration agents; but to-day the public-spirited men of the south and west believe publicity to be more effective than either lands or gold. And publicity is believed to be a better agent because it appeals more to the permanent class of home-seekers and less to the adventurer; in other words, it is a discriminating agent.

It is a fascinating story of progress this, in which the men of a community "get together" with the unselfish purpose of building up a frontier land; it is a story of the coming of the new settler, of the turning of virgin soil by the plow,

and the tilling of lands hitherto untilled. Incidentally, it is an emphatic tribute to the effectiveness of the widespread use of printers' ink. Hundreds and thousands of dollars are expended by the chambers of commerce every year. Those who contribute the funds share results with the rest of the community; they cannot "check up returns" as the merchant who advertises a specific article can; their faith in advertising is borne out by its usefulness to the community at large.

Pioneer of all the west in this sort of work, California is probably today the best advertised region of its size in the world. The tremendous publicity obtained for California is a result of a conscious effort to call attention to its resources. In California there are no less than one hundred and fifty-two chambers of commerce and public bodies of like character. These organizations all work through the California Promotion Committee, which is, at it were, a clearing house for all, and devotes its efforts to the upbuilding of the whole state. Centralization of effort has been adopted in other states. There is the Oregon Development League, the Colorado Promotion and Publicity Committee, and other organizations which combine the work of the various public bodies of their states.

Organization has been the keynote of the work which is carried on by the various commercial bodies of California. Business methods have

been applied to this public effort; the work of promotion is recognized as being as much of a business as any other business; and the merchants feel that it pays them to give this public work their enthusiastic and unqualified support. All the commercial bodies in each of the fifty-seven counties of California are banded together in county promotion committees. These county promotion committees in turn form the Counties Committee of the California Promotion Committee. Then all great regions of the state, which by geography are clearly defined, are formed into district associations, and these district associations are in turn represented on the Advisory Committee of the California Promotion Committee. The governor of the state and the presidents of California's two great universities are represented on this advisory committee.

Twice every year the officers of the one hundred and fifty-odd chambers of commerce in California meet together in a general state convention, where they exchange ideas and seek to improve on the methods of their work. Every Californian is at heart an advertiser. Almost the first person you meet on the street will tell you of the resources of his state. This general sentiment has been crystallized into effective organization. The Californian believes that, though there is no one place suitable to the requirements of every one, yet there are in California localities adapted to the needs of any one. For this reason you will find no man engaged in development work in California who will advise a settler to go to his locality knowing that some other part of the state would be better adapted to the needs of the new-comer. By their very nature, the commercial

organizations invite confidence and command respect; should they work in jealous rivalry, the home-seeker would necessarily suffer in the scramble. The work of state development, like the development of other communities, includes a sociological as well as an industrial work. The vast incoming population is to be amalgamated into the body politic; and it is only through conscientious effort that the new-comer is diverted into the right channels. The methods which the Californian adopts to arouse public sentiment in his state are as unique, perhaps, and as effective as the means by which he advertises California to the world.

Every year the commercial organizations of California assemble at the state banquet of the California Promotion Committee. Several times a year business men's excursions are given throughout the state, in order that the men of California may know one another better. A recent trip covered over fourteen hundred miles; the itinerary included twenty-two different towns and cities, and lasted but four days. A special train had been chartered for the event, and in every town the state's best orators addressed great throngs. The party was received in truly Californian style—brass bands and barbecues signalized the event. On another excursion a journey was taken through the vast redwood belt in the coast region north of San Francisco. After leaving the last railway station at Sherwood, the business men took stages to Eureka for a distance of one hundred miles through an unbroken redwood forest, returning by steamboat. Again, on a recent trip, the Californians, in the most magnificent special train ever made up on the Pacific coast, visited Portland

to take part in the exercises of California Promotion Committee Day at the Lewis and Clark Exposition. The purpose of these journeys is merely to create a feeling of united sentiment. The members of these excursions have nothing to buy and nothing to sell; they pay their own way. The results of this systematic work on behalf of California are shown everywhere in the increased prosperity of the state. New industries are springing up, thousands of settlers are taking advantage of colonist rates, and tons and tons of "literature" are being published and sent all over the world. Obscure communities which have never made an effort to attract attention have formed organizations for their development and are working for the capital and industries, and most of all the men, which will make capital of their natural resources.

A chamber of commerce in a western town is a clearing house in the work for public progress in that community. While different from the staid commercial bodies of the east, it embraces a most varied and vigorous activity, and may only incidentally devote its energies to the fostering of commerce or the tabulation of commercial statistics. Its members are composed of the important men of the community—merchants, local bankers, manufacturers, ministers, editors, doctors, lawyers, judges and others. It advertises, entertains conventions and distinguished visitors, urges local improvements, and

takes up public questions of a non-political character. Often a chamber of commerce maintains a large headquarters in some central part of the community, where products are displayed and "literature" is distributed.

One hundred and fifty-two commercial bodies in California expend in their regular routine work all the way from one thousand to thirty thousand dollars a year each. In two hours the business men of Portland raised a sum sufficient to carry on the work of the Oregon Development League for a year. The press and the public unite in the effort. Promotion work is not confined to advertising abroad, but it has a distinct local effect. As an example of this, the California Promotion Committee urged special attention to making the home town attractive. Chambers of commerce and advancement associations throughout the whole state took up the movement. In the course of a few months a marvelous change was wrought in many of the cities. In one city more than a mile of streets was cleaned in a week, and this rate was maintained; signs were torn down, trees were planted. The property-owners paid at the rate of one-half cent a running foot, and a greater force of men was employed at this work than the entire city street force. In Fresno County, last Arbor Day, twenty-one miles of streets were planted under the auspices of the commercial organizations.

The Gamekeeper's Profession as a Career

BY F. W. MILLARD IN BADMINTON MAGAZINE.

To be a successful keeper there is nothing for it but to begin on the lowest rung of the ladder, and while gradually working up accumulate the knowledge necessary to his purpose. This necessitates starting in as an assistant on an estate, where he must make up his mind to serve faithfully and obey the head keeper.

THE profession of gamekeeper is not exactly of the most lucrative description, but for many reasons it has always held out attractions to young men of all classes fond of the open air who find it difficult to secure congenial employment in other walks of life. For all this, keepers born, bred and trained to the calling have never had to face serious competition from other than their own circle; and as head keepers necessarily train their undermen, it stands to reason that they occupy the unique position of being able to dictate who shall and who shall not be initiated into the mysteries of their calling. Into no other profession is it so difficult to obtain an insight; for a gamekeeper, to assure success, needs to be coached by a competent man in charge of an estate where game preservation is carried on. There are no other means of obtaining the necessary knowledge. A man intent on becoming a keeper may consider it sufficient to serve an apprenticeship on an up-to-date game farm, but there he can learn only the rearing of pheasants and their management in confinement, and leaves as ignorant as ever of the multitudinous duties which a trained keeper is expected to perform, the principal of which are the trapping of vermin, the care and training of dogs, the organization of shooting parties, and last, but not least, how to comport himself towards gentlemen in the field.

Some years ago the question of the employment of gentlemen gamekeepers became a topic of serious discussion in a leading sporting journal, and the strongest argument advanced in their favor seemed to be that a man of education ought naturally to bring to bear upon the performance of his duties an acumen generally lacking in the case of an uneducated man. The subject was dealt with from every point of view except that of the practical keeper, who, it is to be presumed, was content to stand aside and laugh at even the idea of "gentlemen" gamekeepers. In fact, in that word rests the crux of the whole question; for it is seldom a keeper who answers to that description can forget that he has been born and bred a gentleman, and is willing to turn to and do the hard and often disagreeable work which falls to the lot of every keeper, whatever the nature of his charge. To be a success he must sink the gentleman and never forget that he is a servant; in this he will find rests his greatest trouble.

There is not the slightest reason why an educated man should not become a keeper, granted that he likes the life, is healthy and strong, and able to content himself in so humble a sphere: if he is willing to sink all ambition he will find much to be thankful for, even as a keeper, and as a reward there is always the satisfaction which never fails to follow upon a duty well performed. In the

keeper's profession there is plenty of room for brains and education, but not the slightest for what is vulgarly but expressively termed "side." If he cannot shake himself free of this the gentleman keeper will never be a success, and he must not lose sight of the fact that what would certainly not be described as "side" in a gentleman might be given a worse name in the case of a keeper. If a man of education is able to dismiss all social aspirations and is satisfied to allow his duties to absorb his whole attention, he will find life go very pleasantly as a keeper.

[There is no disputing the fact that gentlemen keepers have so far not been a marked success, and it may be because they start in entirely the wrong way. For one thing, the men who turn attention to this mode of earning a living too often do so as a last resort; but failures at everything else are hardly likely to succeed even as gamekeepers, and it is scarcely the right thing to base an opinion of gentlemen keepers upon that measure of success which has so far attended their efforts.

It is of little use for a man to decide to be a keeper when he has already tried and failed at half a dozen other things, for the probability is he will already be considerably advanced in years and have lost what may be styled adaptability. He must start young, or he will lack the enterprise and enthusiasm required to carry him through the lower grades of the calling and to enable him to brave their difficulties. Disgust is more likely to arise in the case of a man of thirty-five than in that of one of twenty. A man must first rid himself of an idea that an all-round knowledge of sport is sufficient to

warrant his undertaking the responsibilities of a keeper. If he starts with this opinion he will quickly discover his mistake. He may be a proficient shot, and understand how to handle and use a gun; but this comes under the head of the destruction of game, and the aim of every keeper is its production. Also, he must not take up a keeper's work with the belief that he will get any amount of sport, for such is by no means the case if sport with him means unlimited shooting. Shooting he will get, of a sort and to a certain extent, but if he considers the gun the principal tool he will have to use he will not long hold a place. If he expects leniency in this regard because he is a gentleman, and possibly of social status equal to his employer, he will not obtain it; for a too free use of a gun is an offence no employer will condone in any keeper. The keeper's work is to provide sport, not take it, and it is because he does not properly grasp this point that the gentleman keeper fails. Of course, a keeper does get plenty of sport, but it is extracted from the trapping of vermin, snaring of rabbits, etc., and what he derives from the gun is really not worth consideration.

It is perfectly possible to be a servant and a gentleman, for there are many such, although they may lack education and accomplishments; but the chief stumbling-block of the gentleman keeper is that he cannot forget his social status. This leads him into all sorts of difficulties. First of all he is apt to feel aversion to his helpers, who are ordinary under-keepers, and, although trained and competent men (perhaps to a far greater extent than himself), inclined to take what he considers liberties. These men have been accustomed to

work beneath the direction of an ordinary head keeper whose relations with them have been characterized by chumminess, and they resent the superior airs adopted by their present chief. This difficulty he would overcome in time by treating his assistants firmly and kindly; but he too often gets rid of the lot, and engages in their stead men similar to himself. Now, if a trained head keeper is unable to dispense with the services of trained men, it is certain a chief lacking a life's experience cannot. The latter may replace the bona fide keepers by engaging men with whom he is able to associate; but can he be sure that they will be as efficient at their work, and is it not likely that beneath their care the estate will quickly deteriorate as regards game?

Many sportsmen object to a gentleman keeper because they feel the impossibility of treating him as a servant, and have no desire to receive him as an equal. When a servant is required they prefer to engage one who will be a servant in every particular, and not presume on a past position. If a gentleman keeper attempts this he will soon be voted a nuisance. A servant he is, and must be, and no intermediate position is satisfactory to both parties. If a gentleman requiring such a post is fortunate enough to secure an engagement as keeper he is apt to become dispirited by the harshness with which he is treated by those above him. This occurs because they anticipate that he may presume, and measures are adopted to check the slightest advance in that direction. In such a case his relations with his employer may never reach the free and easy state which generally marks

those of a gentleman and an ordinary keeper.

A gentleman keeper must also be extremely careful with regard to his relations with tenant farmers. These most of all resent the slightest inclination towards superiority on his part, and will manifest that resentment in an exceedingly unpleasant manner. Usually the tenantry upon an estate look upon the head keeper as their social inferior, and if the gentleman keeper is conscious of a similar tendency he had best grin and bear it for the sake of his game. If he is careful, relations will soon improve, and he will gain amongst the farmers many firm and valued friends.

His duty to both his employer and assistants is not only to direct the latter, but actually to work with them. Get rid of the impression that a head keeper really enjoys an easy time directing the doings of others, for a lot of the hard and dirty work falls to his share, and for many reasons must receive his personal attention. If he shirks, things are sure to go wrong. As a too free use of the gun often lands a gentleman keeper in trouble with his employer, so does a mistaken idea of what his horse is provided for. A horse is to take the keeper about the estate more speedily, and not to take him off it on every occasion. It may seem hard lines to be compelled to hold a horse back when hounds leave a covert at full speed on the trail of a fox, but a keeper's duty does not lie with the pack; it is his to remain behind and see that his woods are clear of the roughs who are always glad to make a visit of hounds an excuse for entering.

If a man of good breeding and education is desirous of being a

keeper, and a successful keeper at that, there is nothing for it but to begin on the lowest rung of the ladder, and while gradually working up accumulate the knowledge necessary to his purpose. This will necessitate his starting as an assistant on an estate, where he must make up his mind to serve faithfully and obey the head keeper; he cannot escape closely associating with the other under-men, and it is hoped will soon recognize the folly of despising those from whom he must learn. Should any of them be low-minded it will be better for him to use his influence in reforming them rather than adopt the doubtful course of ignoring them. For a time he must be content with their company, and seek to drown all feelings of antipathy in continual attention to duty. With a firm purpose in this direction he will eventually earn their respect. A dandy he should never be; there is a vast difference between this and scrupulous neatness and cleanliness, and if he is required to wear livery, let him strive to wear it with a dignity such as it has never been worn with before. If he regards his livery as a soldier does his uniform—that is, as

something never to be disgraced—he is not likely to be ashamed of wearing it.

Should a man of good breeding succeed as a keeper he will enjoy the satisfaction of being independent of others for support, will lead a healthy life, and feel that he is doing his duty, even if he does occupy but a minor position. Wealthy he is not likely to be, but a competence may be saved against old age. The best position he can secure is that of head keeper on a big, well-preserved estate, and this even only yields a moderate salary. It may be sufficient for his own needs, but he will be wise not to induce a lady of his previous circle to share it with him. Such a step will surely lead to untold misery both to her and him. He may not chafe at his position, but such a wife most assuredly will.

The writer of the foregoing has had much experience of keepers, well-bred, educated, and otherwise, and a perusal of what is here set forth may serve to prevent many a young man from attempting a calling for which he is not fitted, while it may encourage those of the right sort to go in and win.

The Beginnings of Great Movements

BY YORK HOPEWELL IN SUNDAY STRAND.

In brief outline the author narrates how several of the great benevolent and philanthropic movements in England began. The Penny Savings Bank, co-operative societies, the Church Army and other organizations are traced to their beginnings.

THE first savings bank for the poorer class of the community, such as the penny savings banks of to-day, had its origin at Wendover, in Buckinghamshire, in the year 1799. It was started by the Rev. Joseph Smith, on the lines of

the frugality banks, which had previously been outlined by writers such as Daniel Defoe. The Rev. Joseph Smith saw the necessity of getting the poorer people to deny themselves a little, and to practice thrift; so he opened a bank in which they could

put twopence a week, and he encouraged them to do this by allowing no less than one shilling on every twenty that they thus saved in a year. He even paid sometimes as much as one shilling and ninepence interest for each pound saved, and so his little bank was very successful.

After him Miss Priscilla Wakefield began a similar institution at Tottenham, and so the work spread. The first penny savings bank came into existence in 1850, and therefrom sprang, soon after, the famous Yorkshire Penny Bank at Leeds, which has for long years been at the head of all penny savings banks.

The co-operative societies had their beginning at Rochdale in the year 1844. It is true that before that time there had been many scattered instances where men had combined to forward a common object in commercial transactions, whereof they themselves were the shareholders and purchasers. But such instances had not only been spasmodic and temporary, but they were not instituted or carried on in the same spirit and method as marked the movement in Rochdale in 1844.

Twenty-eight weavers met together and agreed to join their capital, in pound shares, to form the nucleus of a trading society which should distribute all profits amongst its members, and should buy and sell for their benefit alone. This society was begun under the title of the Rochdale Pioneers' Society, and its success was hardly ever in doubt, although it had a struggle for some time. From this commencement the movement gathered force, and almost the next great society formed of the kind was the Leeds Co-operative Society, which is now the largest in the kingdom, and has had an extraordinary run of suc-

cess for several decades. Besides merely carrying on nowadays the principles of co-operation in the sense described, these great societies, or many of them, have done excellent social and educational work. Several of them have regularly given free lectures on many subjects, held classes for the instruction of poor boys and girls, awarded scholarships to deserving children at elementary schools, and, in short, done a vast amount of good work outside their own province as trading firms.

On June 16th, 1824, there met in Exeter Hall—so it is generally believed by the officials of the present society—a few friends who were very desirous of seeing dumb animals better cared for and treated than the public at that time was accustomed to treat them. Lord Erskine's terrible revelations as to cruelty to animals, made in the House of Lords, had greatly stirred public opinion, and this gathering of gentlemen in Exeter Hall was called together to try if some committee could not be formed to educate the owners of animals and the general public to better views of what was right, and, in the last report, to compel them to give due attention to this matter.

The meeting formed itself into the Society for the Prevention of Cruelty to Animals, and when the late Queen came to the throne she soon strongly seconded its efforts and gave it the title of "Royal." It has undoubtedly done immense service during its career. Both as an educative agent and as a restrictive body its power has been enormous. It has obtained influence more than once sufficient to make Parliament pass Acts intended to put down definite types of cruelty and savagery in the treatment of dumb creatures, such as cock-fighting,

bull-baiting, and badger-baiting. It has given prizes and certificates for good teaching in schools with regard to this question; it has inaugurated the system of "Essays on Kindness to Animals," now so popular in many towns, and finding their culmination in the annual Crystal Palace fete, at which Royalty generally takes an important part, thus encouraging the young prize-winners and others to help forward the good work in every way.

One of the most successful Christian agencies of recent years for getting at the destitute poor in our large towns, especially in London, and for helping them spiritually and bodily, has been the Church Army. This important movement was commenced in the year 1882. It began with a series of meetings for mission work held in the Portcullis Hall, Westminster; but these meetings were only the outcome of similar ones held the year before in the Vestry Hall, Kensington, when the Rev. Wilson Carlile, then curate to the present Bishop of Peterborough at St. Mary Abbot, Kensington, held a number of open-air and indoor meetings there for mission purposes, and really commenced the work which he has carried on so wonderfully for the past twenty-four years. So that the Vestry Hall, Kensington, must be considered as the real place that saw the inception of the Church Army, though the title only came into existence the following year.

The social as distinguished from the evangelistic work of the Church Army began in 1889 at St. Mary's Mission Hall, Crawford Street, W. What has been accomplished by the two wings of this great work is well known, and the fact that only a few months ago both the King and Queen

sent specially for the Rev. Wilson Carlile to congratulate him and to obtain at first hand a full account of the Church Army's needs and work, is sufficient to prove that the immense value of this noble movement for good is recognized by those in the highest quarters, and that our Sovereign is always ready to help and encourage every good and unselfish effort to render the lot of the poor a little easier.

Surely it is an excellent thing to know that when a discharged prisoner leaves the gloomy walls of the gaol behind him and comes again into the light of day he is not to be wholly tabooed by his fellow-men, but that there is a society willing and eager to receive him, to lend him a helping hand in making a fresh start, and to encourage him on the path of virtue rather than on that of vice, however hard the former may be for him to tread, handicapped by his sad past.

The St. Giles' Christian Mission, which has done such grand work for prisoners and criminals, was the direct outcome of George McCree's work in the notorious region of Seven Dials, where, as it used to be said, "everyone who is not a thief is, at any rate, a scoundrel of deepest dye."

In Chancery Lane there lived a young man, George Hatton, at a law stationer's shop, who had become interested in Mr. McCree's work in the Dials. He and a few friends, appalled at the fearful state of the district, met in a room over his shop, No. 99 Chancery Lane, in the first week of January, 1860, and founded the Mission. Their revenue then was not wonderfully great, for it consisted only of twenty shillings a week, which had to cover rent and other

expenses, as well as provide money for helping discharged prisoners.

But what a grand career it has had, under the excellent guidance of Mr. William Wheatley, who was for so long the chief helper of Mr. Hatton. What a wonderful work this Mission has done in helping and reclaiming convicts, criminals, and prisoners who would otherwise have remained or become pests to society—who would have had no hope, no decent future, no friends, but for this Mission. It has been the savior of thousands of men and women who, having fallen and been punished, wanted to get on the right path again, and God has greatly blessed all its work.

There are few people indeed—adults as well as children—who have not at one time or another listened with pleasure to the excellent band of university men and others who have carried on each summer at various seaside places the missions for children on the sands, under the style of the Children's Special Service Mission. This valuable and now widely-spread organization had its origin in services for children alone held at St. Jude's Church, Mildmay Park, London, under the control of the Rev. Mr. Pennefather. It is only fair to say that Mr. Spiers at Essex Road, Mr. Bishop at Park Chapel, Chelsea, and the Rev. Newman Hall at Christ Church, Westminster Bridge Road, were almost simultaneously engaged in commencing such services. But there is little doubt that the Mission was the direct outcome, in the first place, of the work at St. Jude's.

It began in 1868 and soon extended far beyond Britain. Mr. Bishop was the introducer of the Scripture leaflets so much liked by the children,

and he had these translated into nearly every civilized language, so greatly were they in demand. The next result, the Scripture Union, began in 1878, and has so grown that to-day it includes over six hundred thousand regular members in nearly every land under the sun. Its success amongst the children has been simply marvellous, and Hindu, Jap, Pacific Islander, Russian, Tamil, Canadian and Australian youngsters are all equally enthusiastic about it. Verily it was a magnificent work for the Church of God that had its commencement so quietly at St. Jude's, Mildmay Park, not yet forty years ago, and the blessing of the Holy Spirit has rested abundantly upon it.

If you ever go to the sleepy little seaside town of Hythe, just take a quiet stroll through the churchyard, and stop at a tombstone which anybody will point out to you. Read its inscription, and doff your hat to one of the world's little-known benefactors. This is what you will read:

LIONEL LUKIN.

He was the first who built a lifeboat, and was the original inventor of that quality of safety, by which many lives and much property have been preserved from shipwreck, and he obtained for it the King's patent in the year 1785.

Both Henry Greathead and William Wouldhave, who have been credited with being the originators of the lifeboat, came from South Shields, but the Royal National Lifeboat Institution has no doubt that to Lukin really belongs the honor, as he made a trustworthy lifeboat before either of his two rivals. In fact, what they did was to perfect Lukin's rough invention.

Lukin came from Dunmow, in Essex, and was by trade a carriage-maker in Long Acre, London. The first lifeboat launch took place at Bamborough, in Northumberland, in 1785, and Lukin was patronized by the then Prince of Wales. Yet his invention did not "catch on," and until 1789 it remained the only real lifeboat on the English coast. Then Greathead and Wouldhave came forward with improved designs, and other lifeboats began to appear.

(Think of the Royal National Lifeboat Institution to-day, with its hundreds of boats, its magnificent record, and its great income from voluntary sources. And all this began at Bamborough in 1785!

In the year 1866 the winter was severe, and a certain medical student, of Spanish descent though born in Dublin, was engaged in ragged-school work in East London. His name was Barnardo, and he was very fond of children.

"I can never recollect the time,"

he has said, "when the face and voice of a child had not the power to draw me aside from everything else." And it was the voice of a boy that altered his whole career. A ragged lad attending his school was reluctant to leave the fire one night after the evening session was over, and on being questioned by young Barnardo told him that there were "heaps" of boys like himself, quite homeless.

A personal search of the byways under the boy's guidance proved the truth of this statement, and it was off Houndsditch that Dr. Barnardo, with poor Jim Jarvis as his guide, first began his actual work of child rescue—a work which has nowadays developed into a stupendous affair, known all over the world and blessed by God in the highest degree. Alas! alas! the good doctor is no more with us. Even as these lines are penned his dead body is being laid at Barkingside to its eternal rest amidst the mourning of millions all over the world who never saw him but loved to call him "The Children's Friend."

The A B C's of Foreign Correspondence

BY EDWARD NEVILLE VOSE IN *WORLD'S WORK*.

Of the utmost importance in building up an export trade to countries speaking a foreign tongue, is the proper handling of correspondence. The inadequacy of letters written in English is pointed out, defective translations are condemned and a careful attention to details is preached.

A SOILED and ragged scrap of paper with three words, followed by a half illegible address scrawled in pencil on the margin—such was the form in which a prominent manufacturer of plantation machinery received an inquiry that led directly to an order amounting to nearly a quarter of a million. The bit of paper was a portion of a

page torn from an export publication containing his advertisement, the marginal scrawl requested his catalogue. A manufacturer of coffee-hulling machinery informed the writer that his first inquiry from a firm in Brazil was very similar to the foregoing. The trial order for a single machine that resulted led to a steady trade that has aggregated

down to the present time several hundreds of thousands of dollars. In each of these instances everything depended at the outset upon the intelligence and care displayed in responding to the inquiries. Yet right here is the point where the campaign of many manufacturers who are seeking foreign trade breaks down entirely, while others permit easily avoidable blunders seriously to imperil and materially curtail their success. While a few American firms conduct their foreign correspondence along the most advanced lines and with admirable system, the majority do not seem to have fully grasped the A B C's of the subject.

"Terms cash—Yours truly" do very well in the land where enterprise is synonymous with "hustle" and brevity is the soul of business dispatch. There is, however, but one such land. In all others the slapdash brusqueness of the American business letter is like a strange language. In a word, the style of our ordinary correspondence is too provincial for world commerce. In place of "Yours truly" the Englishman writes "With sincere esteem I remain, Your respectful and obedient servant;" the Frenchman says "Veuillez agreer, messieurs, nos tres sincerés salutations"—"Kindly accept, gentlemen, our very sincere greetings;" the Spanish-American merchant concludes his letter with "Con sentimientos de consideracion distinguida somos de Ud. attos. y S. S.," which means "With sentiments of distinguished consideration we remain your attentive and sure servants." In all this there is no false note of insincerity, and the manager of any foreign department who ignores these little phrases expressive of an old-fashioned courtesy,

so universal as to be conventional in every other country than our own, is likely to convey the impression that he is unacquainted with the style of expression common among gentlemen.

A reply in English to a letter of inquiry written in a foreign language is like sending a dumb man to answer questions. A short time ago a manufacturer complained that while he was receiving numerous foreign inquiries for his goods he was receiving almost no orders. On investigation it was found that he was replying in English to all letters. He evidently assumed that his foreign friends could do as he did and send their letters to a translation bureau. In this he was wrong. Any foreign buyer can readily find manufacturers who will correspond with him in his own language, and he will therefore rarely bother with a letter he cannot understand. Competent translators are hard to secure, however, although the steady demand for them at export centres like New York has at last developed a reasonably satisfactory supply. No translator should be engaged without a searching test, as bad translations will surely result in confusion and may lead to serious loss. A simple but effective test is to require the applicant to translate, without leaving the office, an advertisement or a page from a catalogue that has already been translated by a capable man and carefully compare the two. The "universal translator" who is able to translate Russian, French, German, Spanish and English with equal fluency must be regarded with deep suspicion. There may be such a prodigy living, but if so he is most certainly not likely to be out of work and looking for a \$30-a-week job.

That an answer to a foreign letter of inquiry should answer the inquiry seems a proposition too obvious to require statement. Yet that is precisely what a surprisingly large number of the letters sent out by American manufacturers fail to do. The points that a reply to a foreign inquiry should make clear are three: First (briefly), the merits of the goods or more especially their suitability for this particular buyer or his market; second (explicitly), their cost; third (definitely), the date of delivery. The first point can usually be covered by one or two brief references to the printed matter which should accompany every letter. The second requires considerable elaboration. What the foreign buyer wants to know is not the factory price of the article but what it will cost him by the time it reaches his door. Quotations "f.o.b. cars Kalamazoo" mean nothing to him, since he has no means of calculating the freight rate from that point to the seaboard. Quotations should if possible be c.i.f.—that is cost plus marine insurance and freight—to the buyer's own city or to the nearest seaport at his side of the ocean. Any forwarding company will supply these figures if the manufacturer's shipping department is unable to do so. Quotations for export should avoid the puzzling discounts often employed in domestic trade, and should be in the money of the buyer or in terms familiar to him—never in American dollars alone.

In hunting foreign orders the letter is the powder that impels the bullet, the projectile itself is the literature accompanying the letter. Failure to attend properly to this part of the ammunition accounts for the defeat of many an export trade armada. A

moment's reflection shows why this is so. A cheaply made up circular in Spanish makes a more effective appeal to the merchant who can only read Spanish than the most elaborate affair in English. The great patent medicine houses were quick to grasp this fact, printed their literature in every commercial language under the sun, and have reaped a world-wide harvest. Costly printing and lavish illustrations have been no part of their plan—if anything, a printer would call their matter shabby. But German literature was sent to Germans, French to Frenchmen, Norwegian to Norway, Spanish to the Spanish-speaking countries. Each shot was effective. Similar attention to the preparation of supplementary literature has contributed largely to the success of the American manufacturers of sewing machines, cash registers, agricultural machinery, and a few other articles for which the demand is now world-wide. An incompetent translator will ruin the export catalogue or circular, however costly or fine it may be. Not long ago an American manufacturer of machinery sent a splendidly printed Spanish catalogue to his agents in Spain and Spanish America. By return mail he was informed from all sides that the book was utterly useless and could not be distributed. The word "thread" (of a screw) was translated "thread for sewing;" an expression meaning "the cover of a steam boiler" was translated into a Spanish word meaning "the top of a wagon;" "watchmen's clocks" (time recorders) was translated "clocks for watchmakers" and so on. In another catalogue "chilled iron" was translated "hierro con resfriado," that is "iron with a cold in the head;" in another, apparatus

for baling boats as "aparatos para embalar botes," that is, "for packing or making bales of boats." As a rule it is hardly necessary to translate any catalogue in its entirety unless the demand for the goods is very great. Condensed editions, or even booklets, showing the lines best adapted for export to the localities where a given language is used will usually answer the purpose as well as a huge book costing considerable money both to prepare and to mail. As a rule, the most elaborate catalogue should be in Spanish, but a manufacturer of skates who got up a Spanish catalogue discovered that the investment was unprofitable. For languages that are required only occasionally inexpensive circulars should be prepared, while price lists giving weights and shipping dimensions should be prepared in all commercial languages. The cable code and especially the list of code words for parts of articles should also be translated. An ingenious scheme for securing an abundance of good circular matter for foreign use at small cost was devised by a young woman who acts as the advertising manager of a large inland manufacturer. She demands electros of all advertisements appearing in the export paper in which the firm advertises, and thus gets as a sort of by-product of the advertising a valuable equipment for foreign circularizing at trifling cost. A firm changing its advertising copy several times in the course of a year could in this manner acquire sufficient material to form an excellent export booklet in perhaps two or three different languages.

One of the greatest obstacles to American success in foreign markets is the office boy. This young person,

it seems, is the individual who must be blamed for neglecting to put the proper amount of postage on letters and printed matter addressed to foreign countries. Imagine the reception likely to be accorded to a salesman who introduces himself by blandly soliciting the loan of \$5 to pay his hotel bill, and you have the state of mind of the foreign buyer who receives a letter post-marked America on which double the amount of the shortage of postage must be paid.

Promptness, always a cardinal virtue in correspondence, is especially important. The export sales manager should keep before him constantly the post-office announcement of foreign mails, together with a chart or table showing the quickest mail routes to distant points. As far as possible a reply to a foreign letter should be sent out by the next fast steamer, even if it is necessary to keep employees working overtime to do so. If more than one route is available the fastest should be indicated as a part of the address. Intelligent attention to these little details will frequently save several weeks' time, and may mean capturing an order that would otherwise be lost.

The export manager who understands his business will not jump hastily to conclusions about the likelihood of results from unfavorable looking inquiries. Appearances, in foreign correspondence, cannot be judged by American standards. Business men abroad are far more economical than here in petty matters, and postal cards are widely used for preliminary inquiries. These do not ordinarily contain even a printed letter head, the firm name being added with a rubber stamp. If an

American firm sent out business letters in this way it would hardly expect to have an answer. Abroad, however, a postal card does not indicate lack of financial responsibility, and inquiries on postal cards should be treated like the others and accorded a courteous reply. Many foreign inquiries are ignored altogether by American manufacturers, or are curtly put off, because samples or exclusive agency rights are requested. The request for samples may, it is true, indicate an intention to defraud, for many swindlers employ this plan of petty larceny, but with a little care and judgment the wheat can readily be separated from the chaff. Reputable houses will not usually object to paying a reasonable deposit for samples of commercial value. The request for an agency requires diplomatic handling. Fully 50 per cent. of foreign inquiries ask for an exclusive agency for the writer's locality, country or continent. A peremptory refusal usually ends the correspondence, but a skilful handling of such requests often

results in the establishment of local agencies of great value. As a rule the foreigner asks for far more than he expects to get, and is very willing to negotiate for less if he is not offended by a too abrupt refusal of his first demand.

American manufacturers are not as a rule accustomed to run on errands for their customers. Foreign buyers, however, notably those in the Latin-American countries, are very apt to ask small favors of the firms with which they are dealing, such as the performance of little commissions or the purchase of a few trifles in the retail stores. These little services, if performed cheerfully, will go far toward establishing a relation of personal friendship between the manufacturer and his customer, and should therefore be welcomed rather than discouraged. Unfailing willingness to correct errors or "make good" misunderstandings is another element that helps to make the handling of foreign correspondence successful.

Marvels of a Modern Department Store

BY HENRY HARRISON LEWIS IN SUCCESS MAGAZINE.

What a stupendous thing is the modern department store, and how rapidly it has developed during the last few years! The investment of brains and of capital in these gigantic enterprises is enormous. Limitless are the conveniences provided. Each working day the largest stores are visited by a vast throng of people, exceeding the population of a city of 100,000 inhabitants.

AMERICAN globe-trotters of extended experience will recall the ancient standing joke of most Englishmen who had occasion to welcome an American cousin to their hospitable shores, ten or a dozen years ago. The joke was generally launched the third or fourth day of the visitor's stay, and was sand-

wiched in between visits to Westminster Abbey and to the Tower.

"Aw!" the Englishman would usually say, with an anticipatory twinkle in his bare eye, "aw! I think I will go shopping, this morning. I want—aw!—to buy a package of tobacco and an elephant. We will go to Whiteley's."

If the American visitor understood his cue, he would look surprised and highly amused, and then would listen, open-mouthed, to a description of London's famous department store, or "shop," where everything, from a paper of needles to a sacred city, is supposed to be on sale. A visit to the heterogeneous collection of shops known as "Whiteley's" would follow, and the American would have an opportunity to gaze upon the pioneer of the stupendous retail commercial enterprises scattered throughout his own country.

[Whiteley's, to-day, is only the pioneer. It has been double-discounted in almost every large city of the United States. In fact, there is not a community of any size in the country that does not boast of its aggregation of many businesses brought together through a combination of capital and brains, for the purpose of supplying under one roof all that is necessary for the welfare and creature comforts of the average man and woman.

The modern department store, as you can understand, is a direct evolution of the old-time dry-goods store. This evolution was simple enough. It really represents the survival of the fittest. That element in human nature which leads the average woman—and the average man, also—to frequent the most luxurious places in which are displayed the most attractive articles of need is the direct cause of the present-day department store.

The first proprietor who enlarged his store and offered for sale in one building gowns and dress goods, millinery and shoes, writing paper and furniture, sounded the death knell of the old-time dry-goods shop. From that hour date the present systematic

efforts on the part of retail department stores to provide every possible convenience for their customers, and to erect, at enormous cost, stupendous structures covering acres of ground, in which are collected the arts and treasures, the fruits of the loom, and the innumerable articles of barter and sale from all the world, while the stores themselves are veritable palaces.

It is interesting to the last degree to study the marvelous growth of some of these great stores. There is one enormous shop in Chicago, for instance, now occupying almost a million square feet of floor space, that had its origin in a narrow stairway. Think of it! An ordinary, unused stairway, not more than twelve feet across and twenty feet deep, in a State Street building, that a keen-eyed man chanced to espy while walking the streets in search of a place to locate a sidewalk stand or a push cart! Fancy such a beginning for a business now capitalized in the millions!

One can see the poverty-stricken proprietor, aghast at his own temerity in undertaking the responsibility of a real store at a monthly rental of ten dollars. It is easy to realize his careful buying of the few odds and ends constituting his first stock, and the welcome he extended to his first customer.

This progressive merchant did not carry any particular line of goods. He sold anything that would sell, from flower pots to tack hammers. His was a notion store, and, as it grew, he added dry goods and shoes, and, finally, surprised the neighbors by knocking out a partition and overflowing into the adjacent room. He knew how to buy goods, how to sell goods, how to display goods, and how

to advertise; and he also knew that essential secret of the successful retail merchant, how to train his employees into the same knowledge.

It seemed as if such things as walls and floors could not check the flood of his expansion, and in time this whilom push-cart peddler found himself to be one of the largest retail merchants in the country, a pioneer in the little army of department-store promoters. The story of his success is the story of many prototypes not only in Chicago, but also in New York, Boston and Philadelphia.

In one of the larger western cities is a well-known and prosperous department store that had its origin in the failure of a certain man to find household utensils in the principal shop of the town. At that time the man in question was in the paint business, and doing indifferently well. While walking to his office, one day, he stopped at the principal store to order some tinware for his wife. His request was met with the curt reply:

"We don't keep kitchen things. If you want any pots and pans, why don't you go to the junk shop down the street?"

"But you keep other things—in fact, almost everything else"—ex-postulated the paint merchant. "Why don't you keep biscuit pans?"

"Because we don't want to. We must draw the line somewhere."

"Well, it's time there was a store that's not so particular," retorted the paint merchant. "I think I will start one, and right here in this same block, too."

The paint merchant sold out his own business, interested the capital of his friends, and opened what was then known as "The Universal Provider." It changed its name, in time,

but it is the largest department store between Chicago and San Francisco to-day. It sells biscuit pans, too.

The department stores of the United States can be grouped into three classes: the conservative, that claim quality in their goods, ask the highest prices, and attract the patronage of the people of wealth and taste; the freely-advertising stores, that are not so particular about their class of customers, or so slow in adding new features; and the concerns that pride themselves on appealing to the masses, put on no frills, invite everybody to come in whether a purchase is made or not, and which will sell anything—be it a dog or a snake, an automobile or a baby carriage, dried peas or hay—provided it promises a profit. This third enterprise is the department-store idea worked out boldly to its limit. But there is method in its boldness, or it would fail.

A thoroughly up-to-date department store is almost a trust. Within the past few years some of the principal enterprises of this nature have gone beyond their home organization and have established regular chains of stores in the larger cities. One department-store promoter, for instance, has recently inaugurated his third store, and now controls colossal retail marts in New York, Chicago, and Boston. This capitalist, when questioned, not long ago, about the possibility of a genuine trust in department stores, replied:

"It is absolutely out of the question, for the business is colossal, and no combination of capital could control it." He hesitated, then added, with a smile, "But there may be such a thing as a financing arrangement, you know, to reduce and simplify accounts."

There is no doubting the enormous amount of capital invested in the enterprises, or the vast importance of the business as a business. In New York City alone are almost a score, with a total investment approximating one hundred million dollars. Each working day even the smallest of these stores welcomes and cares for a multitude of visitors exceeding the population of a city of 100,000 inhabitants. This in itself proves the great magnitude of the business of modern department-store-keeping.

It may not be generally known that the average department store is not the result of one company's investment, or of one man's capital. Most of the great stores consist of one or more buildings, in which are frequently collected dozens of different departments, some of which may belong to outsiders. In every case, however, the main firm controls and supervises the entire aggregation of departments.

There is a store in Brooklyn, for instance, which has, in addition to its regular department of ready-made clothing a merchant-tailoring department. The ready-made clothing belongs to the main firm, but the custom-tailoring end is divided. A large clothing and woolen house of New York City supplies the cloth on commission and maintains a cutter at its own expense, but the salesmen are engaged and paid by the main firm. In this same store the entire basement is leased to various concerns selling household utensils, sporting goods, etc.

To those of us who remember the modest shops of our childhood, when an entire business was conducted by, at most, two-score employees, and each particular shop had its parti-

cular line of goods, a visit to one of the enormous modern marts of trade is a revelation. To-day every city has its emporium and its selected quarter of the town, where retail selling is done from early Monday to late Saturday.

These great shops are little different, one from another. It is only a question of the quality of goods handled and the clientele. The arrangement of the great stock is practically the same, and the handling of the vast army of employees shows little variation of policy. Wanamaker's, in New York and Philadelphia, Marshall Field's or "The Fair," in Chicago, or any of the noted Boston stores seems to follow a general principle of shopkeeping, simply "cutting its cloth to fit the measure."

The prime object with all is to please their customers, especially the feminine customers. As women form at least ninety-seven per cent. of the clientele, it is only natural that almost every effort should be directed along the lines of feminine taste, with the purpose of attracting women customers.

In every large store will be found certain little conveniences appreciated by women. In Macy's, in New York, for instance, on one of the floors, the ladies have a handsome parlor to repair to when weary of the strain of shopping, where they can recline on lounges or rock themselves in easy chairs. There is also a writing room, where paper and envelopes bearing the monogram of the establishment and pens and ink galore await those who find it inconvenient to attend to correspondence at home.

All large stores are equipped with first-class restaurants, where food is

served on the same economical plan practiced in other departments. The menus are extensive, and the prices partake of the bargain-counter flavor, being arranged in odd cents, such as "coffee, four cents,"—"with whipped cream and a dainty roll, nine cents."

The manager of a great store on Sixth Avenue, New York, told me that ordinary restaurant prices were charged when the firm first established its dining room, but it was not long before the complaint box was filled to the cover with strenuous objections to paying such even sums as ten cents or thirty cents.

"We soon found that food was regarded by our feminine customers in the same manner as ribbons and perfumes and lingerie," he said. "We even contemplated, for a while, the bargain-counter idea of having special sales, on certain days, of ham and eggs, coffee cake, or lamb chops, but it did not get down to that, thank goodness!"

In each store is an emergency hospital where a salaried physician and trained nurses give aid to those who may feel faint or indisposed. The doctor is one of the busiest men in the building. Every morning the employees who are ill call upon him for examination and medicine.

In addition to these conveniences there will be found, in the majority of the large shops, telephone booths, telegraph offices, and even savings banks. The last are well patronized by customers, and some of the banking departments have deposits as large as many outside banks. The bank connected with Macy's is used in lieu of a credit system. This store, as is well known, sells entirely for cash. There are no credit accounts like those generally utilized,

but any customer can deposit money in the bank, which allows the usual four per cent. interest, and pay for goods purchased with the credit checks issued by the firm.

To show the length to which the large department stores go in pleasing their customers, one of the principal rules is that permitting the exchange of undamaged goods, and even the repayment of the purchase price. Abraham and Straus, of Brooklyn, for instance, will refund money even after the article purchased has been held by the customer for a period of weeks. If the article is returned undamaged, no questions are asked. This is the acme of consideration. It is only natural, apparently, that such a hospitable privilege should be abused in some cases. In fact, stories are told of customers who, feeling the need of a new opera cloak or a cost-ly trimmed bonnet for some function, have bought the article for one night only. A certain New York store probably holds the record in this line.

Several months ago, two certain sales were recorded in the store, one of a complete wedding outfit consisting of frock suit, shoes, hat, gloves, shirt, underwear, and even a cane, and the other a wedding outfit consisting of gown, bonnet, lingerie, and all that is considered necessary in the correct trousseau. Ten days later the man, whom we will call Mr. Jones, returned his purchases with a request for a cash credit. The same afternoon, the woman, whom we will call Miss Brown, returned her outfit with a similar request; but here is where the fatal mistake was made. Although the woman made her purchases under the name of Miss Brown, she returned them under the name of Mrs. Jones. The cat was out of the bag. It is

unnecessary to say that Jones and Brown were unsuccessful in their little scheme to make a department store furnish their wedding outfits without cost.

Joke writers have for years made much capital out of what they are pleased to call the "modern towers of Babel," but this humorous reference does not slur the great departmental store enterprises. Each is literally a city under one roof, and one has only to inspect such a wonderful combination of cleverness and capital as Wanamaker's, Siegel and Cooper's, Jordan and Marsh's, or Marshall Field's, to appreciate the fact. From the lowest sub-cellar to the roof there are marvels innumerable.

In the former will be found a colossal battery of boilers, a score of dynamos, and a great switchboard, by which the wonderfully intricate electrical apparatus in the building is controlled. Here it is that power is generated and applied for the half-hundred passenger and freight elevators and the thousands of electric lights. The telephone batteries are supplied with current, the carpenters and machinists assisted in their work of repairing, and even such machines as butter churns and coffee mills operated.

On the roof, which, in the old days, was entirely unused, are encountered great conservatories, with tiers of flowers and potted plants, white azaleas, gorgeous tulips, graceful pinks, stately roses, and immaculate Easter lilies, all showing a riot of color very graceful to the eye wearied by the sights and scenes below. Up there, where the light is good, the photograph seeker finds a charmingly appointed gallery, where he can secure the best class of work.

Between the roof and the sub-basement are many floors—ten, twelve, or sixteen of them,—filled with all classes and degrees of articles, from shoes to garden rakes. There are great spaces devoted to art and plain furniture; well-equipped picture galleries, where paintings valued at many thousands of dollars are on exhibition; a floor devoted to the sale of groceries, meats, and even fish, where the average daily purchases exceed the entire consumption of a town, and incidental departments where are shoes and hats, goldfish, squirrels, monkeys, dogs, cats, rabbits, china and glassware, gloves, perfumes, drugs, candy, soda water, harnesses, and even horses, silks, cottons, leather goods, trunks, automobiles, carriages, paints, hardware, and town lots. In these great emporiums, a wealthy man can enter the door with a list of his particular wants, and can emerge many thousand dollars poorer in his bank account, but with everything necessary to insure his comfort and welfare in life.

It is not the display of a multitude of articles that would interest the casual visitor whose memory of the tiny shops of his childhood is keen, but the manner in which these colossal emporiums are conducted. What of the business end,—the highly systematized receiving and delivery of goods and the training and management of the army of employees? The visitor realizes that a vast gulf separates the methods utilized in controlling the modest outposts of his early days and those found essential by the proprietors and managers of the modern department store, but he does not appreciate the actual width of the gulf until he inspects one of the newer stores.

The hiring and training of employees is a task of the first magnitude. The stores noted for efficient service give all of their inexperienced salespeople some training. After appointments are made from a carefully selected list of available persons, the newcomers are taken in charge by a floor manager and a regular school session is held. The manager instructs them in the handling of the various sales tickets and tags. The business methods of the store are explained to them, and its policies and customs. Addresses are also delivered on courtesy, energy, salesmanship, observation, and even general arguments and the best manner of handling dissatisfied customers.

The welfare of employees is not neglected. Some stores—in fact, the majority—have a regular department of welfare. Six months' service entitles a clerk or salesman to a week's

vacation. In case of sickness half a week's salary is paid. One of the largest of the New York stores maintains a cottage at the seaside for the benefit of its employees during the Summer months. This is not entirely benevolence; it is good business. Consideration and fair treatment make satisfied employees.

Almost every store has its employees' association, to which one per cent. of the salary is paid each month. In return for this, the employee receives medical attendance, and, in an emergency, could obtain a loan from the treasury, returnable in small installments. Burial expenses are paid, when necessary. It is very often the case that the expenses incurred by the association exceed the receipts. The deficit is made up through the medium of an annual ball and in many cases by checks from the firm.

The Country Lawyer in National Affairs

BY GROVER CLEVELAND IN YOUTH'S COMPANION.

Lawyers have always occupied prominent positions in the legislatures of the world, and it is no new thing to hear of lawyers in national affairs. What is surprising, though, is the number of lawyers from rural communities who have come to the front in public life. Daniel Webster, Abraham Lincoln and others are brought forward as striking examples by ex-President Cleveland.

“**G**OD made the country and man made the town.” These words, written more than a century ago, give voice to a sentiment which has been deep-rooted in the minds of men ever since the first city was built. And as an outgrowth of this sentiment, the belief has been very generally accepted that nearness to nature and the environments of rural existence exert a benign influence upon heart and character not

found in the rush and noise of city life.

This belief is too well justified to be regarded as fanciful or imaginary. Beyond all question the agencies which have been especially potent in the elevation and refinement of human nature have derived their life and impulse from rural surroundings. The most sympathetic and tender charms of song and story have been born of the inspiration of field, wood

and stream; and in such associations as these the highest purposes and noblest ideals have grown strong.

Nor is it alone the beautiful and more refined traits of humanity that have thus been developed and cultivated. "God made the country;" and He so made and set it in order that it has an affinity with every side of man's nature for its betterment. Thus it is that the incidents of country life not only stimulate the delicate and lovable features of human character, but promote and foster mental vigor, wholesome self-reliance, sturdy pertinacity, unflinching courage and faith in honest endeavor.

The relationship of rural conditions which produce these qualities to success in the rugged and stern realities of life is indicated by the fact that a large proportion of all those who in town and city have won professional honors or wealth have been of country birth and breeding.

This is a matter of common knowledge. It was brought home to me in a most impressive way a number of years ago, when, on an anniversary of the founding of a leading medical society in the City of New York, I addressed a large assemblage of distinguished physicians and surgeons representing the most advanced stages of medical and surgical science.

In my desire to say something not entirely unrelated to the occasion, and intending at the same time to keep on ground somewhat familiar to me, I spoke of the country doctor, of his devotion, his methods, his services, and the place he earned in the affections of those he served.

I confess I was unprepared for the immediate and unmistakable assurance I received that I had no monopoly of familiarity with the phase of rural life which I had recalled;

and it subsequently came to my knowledge that I had simply reminded a large number of my audience of their own observations or experience in country homes.

I have referred to an affinity between man's unperturbed nature and the country, regarded as distinctively the work of God. It has always seemed to me that very satisfactory evidence of such affinity is supplied by the fact that the impressions made on the mind and heart by early rural associations are so deep and lasting that no lapse of time or change of circumstance can efface them.

How often is it that one who has grown old in the wearing trade and speculation of the city, or in the pursuit of the honor and fame its larger opportunities promise, turns to the memory of his boyhood days in the country as his most satisfying and perhaps his only source of comfort and refreshment; and how often it happens that after wealth or honors have been won, and the contemplation of death succeeds the fitful fever of life's activities, the thought of final rest and peace associates itself with a mental picture of some well-remembered old country churchyard. It was Edmund Burke who wrote, "I had rather sleep in the southern corner of a little country churchyard than in the tomb of all the Capulets."

I have thus far only intended to suggest that rural life and its influences should be regarded as creative forces, constantly acting on the character and conduct of individuals, without especial regard to their classification. I believe these forces are more potent and beneficent as they more nearly retain their undiluted and distinctive separateness; and that besides their effect on the individual, they indirectly involve

much larger results—especially as they are related to American national life and conditions.

In a country like ours, where the people rule, a great number of individuals cannot be subjected to a moral force without implicating to a greater or less extent our public interests. Therefore, if we rest alone upon a general conception of the collateral relationship between rural influences and the public weal, we cannot fail to recognize these influences as largely affecting the success of our experiment of popular government. There is, however, a more direct and palpable relationship between at least one of the distinct products of rural life and our political conditions. This product is the country lawyer.

It is not difficult to discover a sort of kinship between legal pursuits and political service. We therefore should not be surprised to find that the legal profession has always been the most extensive reservoir from which our nation's constructive and guiding political leadership has been drawn.

Of the fifty-six representatives of the revolting colonies who signed the Declaration of Independence, twenty-nine had studied law. There were fifty-five delegates who actually took part in the convention which framed our Constitution, and thirty-three of these were lawyers.

Since our beginning as a nation there have been twenty-five incumbents of the presidential office. Of these, eighteen were members of the legal profession in their respective states. Nineteen lawyers are found among the twenty-six vice-presidents who have been elected.

It may be safely said, without giving further details, that fully as great a proportion of the legal fraternity will be found among those

who have filled cabinet positions and other important places in our government.

While this presentation furnishes abundant evidence of a connection between legal training and active participation in public affairs, it does not, standing alone, altogether fairly meet the needs of our especial topic. We have to do with the prominence in national affairs of country lawyers as distinguished from lawyers belonging in large towns and cities.

It may well be said that as between these two divisions of the legal fraternity, a review of the early stages of our nation's history does not afford a basis for just comparison, since at that time our towns and cities were few, and our rural population in all walks of life was greatly predominant.

This point is well taken; but it by no means follows that we are driven away from historical reference in dealing with our subject. No one can question, for instance, the valuable bearing of the statement that of the fourteen lawyer incumbents of the presidency since the inauguration of Andrew Jackson in 1829, more than one-half came from the ranks of country practice.

I am, moreover, convinced that an examination as to other important members of our public service since the date mentioned would yield results equally pertinent and forceful.

It seems to me, however, to be more profitable and interesting to submit, in aid of our discussion, certain conditions within present observation, and to recall a few notable and not too remote examples of "The Country Lawyer in National Affairs."

The Senate of the United States during the last Congress, in its total membership of ninety, contained

fifty-three lawyers, only sixteen of whom resided in large cities. Twenty-four of the remaining thirty-seven, or nearly one-half of the entire number of lawyers in the body, resided in communities of less than ten thousand inhabitants.

Two hundred and fifty-seven lawyers were elected to the House of Representatives in the same Congress. Of these, only sixty-two were residents of large cities. One hundred and forty-eight, or considerably more than one-half of the entire number, resided in towns and villages whose population numbered ten thousand or less.

All the six members who during the last twenty-five years have been selected by that body to the powerful and influential position of Speaker have been lawyers residing in places whose population at the time was less than forty thousand, and in three instances less than twelve thousand.

When we pass from general classification to the mention of fairly recent individual instances tending to establish the prominence and influence of the country lawyer in national politics, while many will be overlooked, we readily recall Henry Clay of Lexington, Kentucky; Thomas H. Benton of St. Louis, Missouri (which had a population of less than seven thousand when he was elected to the Senate); Silas Wright of Canton, New York; William H. Seward of Auburn, New York; John Sherman of Mansfield, Ohio; Thaddeus Stevens of Lancaster, Pennsylvania; George F. Edmunds of Burlington, Vermont; John A. Andrew, the country-bred war governor of Massachusetts; Andrew G. Curtin of Bellefonte, Pennsylvania, the war governor of that state, and Roscoe Conkling of Utica, New

York—all of whose names fittingly embellish the catalogue in which they are here placed.

I have reserved for final mention the names of two transcendently great Americans whose careers and public service supply unaided the most convincing proof of the greatness in public life which is within reach of the country lawyer.

Daniel Webster was a country lawyer. He had reached the age of thirty-four years when he left rural surroundings in the State of New Hampshire to enter the broader field of legal practice in the city of Boston. Before that time he had laid broad and deep the foundations of professional fame, and had displayed on the floor of Congress the powers which afterward moved a nation to wonder and admiration.

He was a devotee of country life, and he brought to the public service such inspiration as God gives to those who love His works in spirit and in truth. This inspiration made him the expounder of the Constitution and the most powerful and invincible defender of our national life and unity.

And yet this leader on the highest plane of human endeavor has left in unpublished letters, written by him in the height of his fame and public labors, ample proof that in the midst of it all his thoughts constantly turned with joy and unabated enthusiasm to farm and field and stream. His genius for supreme national service won for him a solitary place in American statesmanship, and he lived in the atmosphere of his countrymen's idolatry; but when it came his time to die, he sought with childlike yearning the quiet and peace of Marshfield.

Lincoln, too, was a country lawyer; and he was called to save a nation.

He never lost the impress of an early life closely surrounded by all the incidents of rural existence, and encompassed by the stern providences of God. He, too, loved the country; and He Who made the country gave him, in compensation, an unstinted measure of inspiration for the most impressive and solemn public duty.

The deeds of these two country lawyers need no especial recital. They are written in the annals of a grateful nation, and challenge the admiration of mankind. And who shall say that the majestic forms of Webster and Lincoln, standing forth in the bright light of human achievement, do not teach the world how the nobility of American character is developed by American rural life?

We seem now to have reached a branch of our subject requiring the suggestion of some reasons for the prominence of the country lawyer in public life.

In my opinion this is partly due to the form and texture of our scheme of government. I believe that God has been ever mindful of our nation, and that in the beginning He so overruled the efforts of the fathers of the republic that they were led to set on foot a government so simple and so adjusted to the exigencies of our people that its safety and effective operation can be most suitably entrusted to the stout hearts, clear heads and patriotic impulses which grow strong in rural environment.

I believe legal study and practice in the country are calculated to sharpen all these qualities, and that this is their usual effect. I know that the struggle for a livelihood from the practice of law in the country, and the almost endless number of practical things which the country lawyer must learn in contests involving every social and business ques-

tion, prepare him, as no other conditions can, to deal intelligently and usefully with the various and widely separated questions met with in the public service.

He has an advantage in this regard over members of the profession in large cities, because legal work is there largely specialized; and because of less distracting surroundings he is apt to be not only more thoughtfully, but more patriotically interested and active in political matters.

I believe that in the absence of too many labor-saving devices in his profession, and with more dependence upon hard work, the country practitioner, as distinguished from his city brother, develops greater self-reliance and homespun industry, and greater tenacity of wholesome, clearly wrought out convictions—all of which are exceedingly important traits when carried into public life.

I am also of the opinion that the study of individual ways and means, which the moderate income of the country lawyer makes necessary, and a familiarity with the simple, inexpensive manner of living prevalent in rural communities, tend to foster ideas of frugality and economy which, although too frequently left at home when public instead of private expenditures are under consideration, ought to be inexorably insisted upon as indispensable to a satisfactory discharge of official duty.

It may not be amiss to intimate also in this connection that the close personal intimacy and neighborliness of rural life and a consequent sensitiveness to the interests of those with whom they dwell, more easily persuade lawyers in the country that they should be willing on patriotic grounds to devote time and effort to official work.

These suggestions, intended to ac-

count in some degree for the prominence of the country lawyer in public affairs, should be promptly supplemented by the mention of another requisite to an entrance upon a career of political service, so imperious and controlling that it subordinates all others. I refer to the factor of opportunity.

Without this all other advantages are inefficient. Under our system of government, which gives the people the selection of their public agents, it is only through its bald perversion that any one, however well-fitted and wherever located, can in the absence of legitimate opportunity break his way into political importance.

Undoubtedly there has been a multitude of country lawyers endowed with latent power, "the applause of listening senates to command," of whom, because opportunity failed them, it may be said:

Along the cool sequestered vale of life,

They kept the noiseless tenor of their way.

Nevertheless, opportunity has come to thousands of them, and I believe that, as a general proposition, it can safely be affirmed that country lawyers are more in the way of such opportunity than city members of the fraternity.

In the first place, a lawyer in a rural community occupies by virtue of his profession a position of mark. The intricacies of the law, with which he is supposed to be familiar, are mysteries to those about him; and differences among neighbors take on a serious aspect when one side or the other invokes his interposition. Besides, he argues cases before the "high court" and makes speeches before juries in the court-house, and sometimes before those assembled at political meetings.

It is curious to observe how lasting and favorable an impression is made in such circumstances by a lawyer of the neighborhood who can not only talk in public, but who can talk loud and long. I knew very well, years ago, an able country lawyer in Erie County, New York, who could do this, and do it well. He was so extensively and affectionately known that we called him "Uncle Jim."

When he was elected district attorney of the county, he removed to Buffalo, and thereafter served a city constituency with ability and efficiency as a member of the state Senate and as a Representative in Congress.

After his removal to the city he occasionally delighted his old friends in the country by addressing them on pending political issues. I recall the forcible description of one of those meetings given by an enthusiastic participant. He reached his climax when he said:

"Uncle Jim was there. He talked more than two hours, and you could have heard him a quarter of a mile."

This ability to make what is called "a good speech" is not only something which in and of itself is impressive and attractive to those by whom the country lawyer is surrounded, but these good people are also apt to look upon it as a qualification intimately related to the successful discharge of any public duty.

If the conditions I have mentioned do not constitute opportunity they certainly lead directly to it. Whether a movement toward the country lawyer's entrance upon political life originates in his own laudable ambition or owes its initiative to the patriotic suggestion of others, in either case the prospect of his success will be greatly enhanced by his reputation among his neighbors, the

close intimacies created by incidents of his legal practice, the devotion of those whom he has faithfully and generously served, and a prevalent assurance on the part of those whom he aims to represent that he will honor them and serve the country well in public place.

Of course it cannot be reasonably claimed that city members of the legal fraternity are altogether negligent of public and political duty; on the contrary, instances are numerous in which they have rendered the highest and best political service. Nor can it be safely asserted that every country lawyer's advent in public affairs has been an undiluted blessing to the body politic; no one can deny that some of them have proved disgracefully recreant and shamefully dishonest.

We should also take into account,

in connection with the large proportion of country lawyers in our highest legislative bodies, the fact that a majority of all the districts represented are largely made up of rural population.

In conclusion, and after every fair concession and allowance has been made, it still remains established beyond controversy that in national affairs the country lawyer has had and still has an astonishing and significant amount of power and direction; that the practice of law in a rural community is calculated to strengthen mental traits which increase the promise of usefulness in public life; and that there are influences emanating from God through the works of His creation, which if recognized, and received with a pure and open heart, will point the way to the greatest and grandest statesmanship.

The Basis of Prosperity.

BY JAMES J. HILL.

In an address recently delivered before the Commercial Club of St. Paul, the eminent financier and railroad magnate, James J. Hill, preached the doctrine of the supremacy of the soil. He pointed out that the basis of a nation's prosperity lay in a wise use of its natural resources, especially those of the farm.

TO build a city you must build the country that supports the city. All that you have, your churches, your colleges, your schools, your bankers, your merchants, your lawyers, your blacksmiths, all depend upon the man in the country. That man may be in the mine; he may be in the forest cutting the timber, and he may be cultivating the land. It is not difficult for you to estimate how few men are engaged in cutting the timber in the forest. The trees in Minnesota that

are worth cutting are practically all counted, and in ten years at the present rate of cutting, there won't be any left. Your forest isn't going to contribute very largely to the growth of the cities.

The mines in the northeastern part of the state are immensely valuable, and the state derives a great income and will derive a much greater income from the royalty of these mines, but the product of these mines cannot be used in Minnesota. They don't employ a great many

men. Most of the work is done with a steam shovel, and it is ladeled into ore cars and carried down to the lake and there, by gravity, shot aboard of a steamer. At our new dock at Superior during the Summer they have loaded 10,000 tons of ore into a single ship in two hours. You see it doesn't take many men or much money to do that sort of work; it is done by gravity. These mines would be invaluable to the state if you had fuel to go with them; but the money they produce and the men they employ are away down in the Mahoning Valley, and the Ohio Valley, and scattered from Jolustown through to Ohio, and now they are building up in Chicago quite a large industry.

That leaves you where you fall back on the man who cultivates the soil. He has a mine that will not be exhausted with proper care. The future of your city depends upon the proper cultivation of the soil.

The nation at large feels that it is immensely prosperous. We are cutting a wide swath; there is no doubt of it. But if we will get down closer and examine what we are doing; we are living profligately, and we are selling our heritage in every possible manner. We should insist upon better cultivation of the land. For on that one item depends your future growth and prosperity, and there is no other item to which you can look; no other source of wealth than that that comes out of the cultivation of the soil. And if the soil is protected, if it is intelligently handled, if your crops are properly rotated, if the land is fertilized, you have a mine in the soil that will never be exhausted; quite unlike the other mine. The millions and hundreds of millions of dollars coming into the Northwest

from the annual crops, while it is large, it isn't half as large as it ought to be.

Our public domain is exhausted. Last year over a million people came from across the Atlantic to the United States, and the natural increase certainly is a million and a half more. What is to become of these people? They are to be driven fairly into the factories and workshops, and no place else. They can leave our country and go to the Canadian Northwest, as many have gone. But that country will be populated to its extent very soon, much sooner than you think. It has not an unlimited area.

Try and cast your mind twenty or twenty-five years ahead. At that time we should have one hundred and fifty or one hundred and sixty millions of people. Where are they going? Who is going to feed them? They can manufacture. We have the raw material. We have the coal and the iron and the copper and the lead. They can manufacture. Who will buy it.

We have got to a point where we are selling our heritage; we are selling our rich deposits of iron and our coal and our rich soil, and exhausting it as well. People of other countries are exercising the utmost, closest intelligence in everything that pertains to economy in production. Take for instance the German nation to-day, and they lead the world or any period in the history of the world, in industrial intelligence and industrial management.

Great Britain, 15 years ago, loosened up all around. They thought, from a humanitarian standpoint, that it would be a nice thing for them to establish schools with playgrounds, croquet grounds, tennis

courts, libraries, all manner of things, and then give their people an opportunity to play in the afternoon of Saturdays. Those men over there told me they had to hire a second man for Monday and Tuesday in order to let the head man sober up after Saturday's and Sunday's debauch.

Now what has happened? Take Coventry and Spitalfield, take the glass industries of Great Britain, flint, glass, plate glass and all that sort of thing; what has become of it? The glass has moved bodily into Belgium, largely doing business on English capital.

"I was in England in November, and met a sad sight—Trafalgar Square filled with idle people, large numbers of idle people asking for bread up around Hyde Park. Why? The men who carry on the work, who paid the payrolls are no longer engaged in business. What they had they have turned into money, and have bought securities or something else, trying to save what they have got.

In the west of England, which was a great centre of broadcloth manufacturing, woollen goods, their output is less than a quarter of what it was twenty-five years ago. Germany is selling cutlery in Sheffield.

And I took pains to look around London, and to walk into the shops and find out. I couldn't buy a pair of lisle-thread gloves that were not made in Germany. Underclothing stockings, cloth, almost everything made in Germany. They have a system of education in Germany. They educate their men. You can, if you want to carry on an experiment in Germany, get a first-rate chemist, thoroughly educated, thoroughly drilled and experienced, for 3,000

marks a year, \$750 a year in this country; and here you will pay \$5,000.

Now I am not going to undertake to say that their way is better than ours, but I want to impress this on you, that when these cities, when this country, has 150,000,000 of people, they have got to do something; they have got to earn a living. Who will buy the goods? Who will employ them? In what shape are they to meet the competition that England is meeting to-day? And a million and a half of idle men asking for bread in England and no bread for them except such as charity doles out. They have got to be carried out of Great Britain and a new place found for them. There is no other solution.

It is all well enough to talk about what we are doing. Examine it closely and you will find that we are doing nothing except selling our natural resources and exhausting them. When you dig a ton of ore out of the ground you can't plant another ton, like you could potatoes; it is gone. And when the fertility of our fields, the fertility of the soil is gone, where are we going to replace it from?

A few days ago I was in South Carolina. I saw the roses and the cornfields, the cottonfields, the trees, 15 or 18 inches, growing where once the land was cleared and cultivated, and to-day it wouldn't support four whip-poor-wills to an acre. Now they did just what I say; they lived in plenty and freely, and exhausted their land. We can't afford to do that.

In Great Britain, in 1790, after the Revolutionary War, the people were leaving in such numbers and coming to America and to other colonies

that there was danger of nobody being left to cultivate the land. They appointed a royal commission, and that royal commission is the foundation of the Royal Agricultural Society of Great Britain. They went through the country and examined the land and used their judgment as to what was the best course, what was the best crop, what a man could raise to the best advantage. They have kept it up, and through a system of cultivation they have raised their yield per acre until, in those old fields, cultivated for fifteen centuries, until now they get an average of twice as much as we do in Minnesota, because of superior cultivation. Their soil is certainly no better than most of ours, and the most of it I know is not as good.

In place of fifteen bushels to the acre we can raise thirty. No reason why we shouldn't, except that we don't.

We are taking through Minnesota Transfer, or through the city here, carloads of manufactured cotton from the south, and raw cotton from the south, and those commodities are going to the Orient. It is all right for the country at large. It is all right to make a market, but it helps the man who is running the mill in South Carolina or North Carolina a great deal more than it does you, and it helps the man who is cultivating the cotton field in the south, but it doesn't find a market for your product.

We carry some flour. One year we carried 30,000 or 40,000 tons of flour from Minnesota to the Orient, but we don't do it any more. And if we go on treating those Oriental people as we have, we won't have any business with them. They are not compelled to buy from us.

There was a time when Great Britain bought three-quarters of all that we exported. That is not the case now. And within five years they will, from their own colony in the Northwest, be able to buy all the wheat they need, quite independent of us. But remember that we need, for our own home consumption, from 12,000,000 to 15,000,000 bushels — 18,000,000 bushels probably — more than we did the previous year. Within ten or fifteen years we will have no wheat to export. But the man who is going to eat the bread made from that wheat must have something to do. Somebody must furnish the payroll, and who will it be? Who will buy what he makes? Your representatives in congress, some of them I have no doubt will stand up, and it would be well if they would all stand up, and see if you could not have better trade relations with Canada.

We are building a canal at an enormous cost, and I am glad to see them build it. The people in the Gulf states for a long time following the war had troubles of their own, and if it is going to do them any good, build the canal. One reason for building the canal is in order that we may have close commercial relations with the people on the west coast of South America. The area of the country between the deep sea and the high mountains on the west coast of South America is very limited. I will undertake to say that there isn't a population there equal to 1 per cent. of the population of the globe. And it is a pretty poor 1 per cent.

We don't need any canal for our trade with Brazil. We took the duty off coffee so as to relieve the poor man from the tax on his cup of cof-

fee, and Brazil immediately added a tax equal to the tax we took off. We buy about three-quarters of all they sell, and we sell them about one-eighth of what they buy, and there is no toll lock between any of our Atlantic ports and the seaports of Brazil on the east coast of South America. We are not able to furnish them with practically anything in the way of exports except agricultural implements, and Germany will sell them those if we will send them over a model that they can build them on.

They are establishing German colonies in Brazil and in Uruguay. I had a letter from Uruguay, from the French consul or ambassador, and the Germans are coming there; Germans and Italians coming into the Argentines. And they are successful.

The Argentine has an area not unlike our Mississippi Valley, and it is as large as the Mississippi Valley, from Fort Snelling to Memphis, 200 miles wide, in some places 300. They are not so well placed in many respects as we are. They have not the start, they have not the capital, and they have not the enterprise. They don't wear overcoats as many days in the year. And that is one reason why, maybe, I am partial to the country I was born in.

Our trade—we export more to the Dominion of Canada than we do to the entire continent of South America with Mexico and Nicaragua thrown in—just about.

There is another advantage we have up there. If you should extend credit to those people up in Canada you could collect the debt. They are a law-abiding people, and if we could get that territory to the northwest

behind us so that in seeking the great markets of this country it will come here and pour itself out, it will do more to build you up than anything that I know of, because they have the soil and they have an industrious people.

A friend of mine was traveling north of the international boundary line, west of the Turtle Mountains, and he was surprised to find in that comparatively new country farmers living in stone houses with hot water heating plants in their basement, and that is not unusual.

Our State of Minnesota has not made the progress it ought to have made. We have a gauge on business in the business at our stations. Every month it is tabulated; every year it is totaled. And you would be surprised to see the number of stations in Minnesota where the business is not as good nor as great as it was seven years ago.

We have got to get our people to wake up; they have got to do better work. If they don't, you, ourselves, every interest, suffers with them.

We don't want to live extravagantly on what we have inherited; or what a kind Providence has done for us. Let us save up; let us keep it; so that in the future those who come after us will find a heritage there and a good living. For I tell you they will need it.

You stop to think. Many of us can remember the close of the Civil War. The different parts of the United States were farther apart in the cost of transportation and in the matter of time than the world is today. Everything has been brought together; distance has been eliminated, both as to time and as to cost.

Whatever there is in the world can't be scarce for a long time. If

anybody wants it, somebody would be willing to furnish it. It doesn't take long to bring anything from darkest Africa. All the world is being opened up.

We say we are not our brother's keeper, but we are. We may say that we have plenty in the ground, we have an abundance, we can go on and let those who come after us take care of themselves. All that we do from year's end to year's end is for those who come after us. Let us try to preserve the fertility of the soil for them; and if we have the yield that our fertile soil should give with proper care, the Northwest, this country, will be richer, stronger in every way, than it is even, or than the people think is possible.

Portions of the country, not as much favored as Minnesota, I know from my own experience, are growing so much more rapidly that there is no comparison. It helps to build you up here. Every merchant, every man who sells goods in a large way out of the city, knows that there are parts of the Northwest where the trade is not only growing rapidly, but they have the money to pay for their goods, they are prosperous. They are prosperous beyond measure. They have some advantage in the country being newer, but they are taking better care of it.

I have tried in my humble way to get the people of the Northwest to do that that would help them the most. I remember when, a few years ago—more years than we possibly care to say—the standard wheat that was sold in Milwaukee and Chicago was “amber Iowa.” Now if I should ask a man if he knew the price of “amber Iowa” he might think I meant glucose; he wouldn't think it was wheat. But that was

the principal wheat they sold. They cultivated their land as we have, but as soon as they found the fertility of the soil failing, they went to cattle.

I got a book to-day, an official report from Washington, and in looking it over I find that all the live stock records show more favorable for Minnesota; the cattle dying from exposure and disease is less in Minnesota than it is in Iowa. I found that the percentage of hogs dying in Minnesota was exactly half of that in Iowa; but the number of hogs in Minnesota is only a small part, about a little more than a tenth, I think, of that raised in Iowa. I know there is no better state in the union in which to raise hogs than in Minnesota. I sell from 1,200 to 1,500 every year, raised within ten or twelve miles from where we are standing, and my land is not very rich. Some of you know that it is so sandy that I have to build a fence to keep it from blowing on my neighbor.

The people have got to be taught to help themselves, and if they will cultivate they will get a return that will make the yield of the mines look very small and insignificant. The great advantage the farmer has is that his mine is not exhausted; it is perennial; every year, if he will take care of it, he can renew his land and repeat the crop of the year before.

That is what is going to build your city up. You have here a centre, wholesale; it is headquarters for a number of railways—some of us remember how they were brought here—and you have an educational centre. I think that St. Paul has more colleges than almost any city of its population in the country. You want to cultivate them.

Somebody I saw within a day or

two thought that we were spreading ourselves a little too widely in languages in the common schools. I would like to see an industrial school, looking forward to the time when these young people will have to come into competition with those that are skillfully and scientifically trained, to start them; to qualify them for the work that they have to do. If we had an industrial school here that was even open at night it could do more good than many people imagine—to teach them to write a good plain hand and to spell correctly.

I am not going to find fault with education; it never hurt anybody. But if in place of spending so much time and so much money on languages and higher studies, if we fit-

ted them for the life that they are going to follow, for the sphere in which they are going to move, we would do more for them.

I know that in two or three, more or less, railroads in which I am interested, the payrolls cover 80,000 to 90,000 people. We have tried all manner of young men, college men, high school men, and everything else, and I will take a boy at fifteen years old who has to make a living—his chances will be better if he has to contribute to the support of a widowed mother—I will take him and make a man of him, and get him in the first place, before you would get most of the others to enter the race with him; simply because he has to work, he has to work, he has the spur of necessity. He must work.

Industrial Securities as Investments

BY CHARLES A. CONANT IN THE ATLANTIC MONTHLY.

Sound advice on the subject of investing in industrial securities is given by Mr. Conant in the following extract from a lengthy article in the Atlantic Monthly. By means of facts and figures he illustrates his theories, which embody caution and conservatism in the handling of stocks. To the young investor, Mr. Conant's words are particularly valuable.

THE value of industrial securities as investments varies according to the particular security under consideration, in the same manner as other securities which have not acquired the definite and assured character of investments for trust funds. But securities which have reached the latter stage are only occasionally those upon which large profits can be made. It is those which have an element of uncertainty—at least, of speculative profits in the future—which afford the opportunity for anything beyond the three tunity for anything beyond the 3 1-2 or 4 per cent., which can now

be earned upon gilt-edged securities.

There cannot be large profits, especially for the outsider, without some risk. When the insider gets hold of a given property, with whose merits he is familiar, but which has not yet attained a high price on the market, he takes the risk that his judgment will be justified finally by that of the community. In many cases his conclusions are confirmed and great fortunes are made. But in all such ventures the insider, in addition to knowing the possibilities of the balance sheet of the property in which he thus speculates, takes the risks also of competition, change of

fashion, increase in the cost of raw material, and, in many cases, the creation of a demand which has not yet arisen. Some of these factors are what may be called natural economic factors; others—like the “strike bills,” against which the life insurance companies have spent their money profusely at Albany — are purely arbitrary, incapable of definite calculation in advance.

Some of the great industrial stocks have already passed through the preliminary tests of value, and may be considered on the road to the position of stable investment securities. This is particularly true of some bonds. There may still be some doubt, for instance, of the ability of the “Steel Trust” to continue through good times and bad to pay dividends on its seven per cent. preferred stock or to resume dividends on its common stock, but hardly anything save a cataclysm can deprive it of the ability to pay the interest on its five per cent. bonds. These bonds were quoted down to 65 in the crash of 1903, and remained as low as 68 3-4 during a part of 1904. They have since advanced, until the quotation is around 98. This does not put them on the same footing as a municipal three and a half or four per cent. bond, or a first-class railroad bond paying the same rates; but a security paying five per cent., which is near par, may be considered a comparatively safe investment for a business man who keeps in touch with the market. Something of the same kind may be said of the four per cent. bonds of the Consolidated Tobacco Company, which sagged to 51 1-2 in the break of 1903, and remained as low as 53 3-4 a part of the following year. After the conversion of half of them into six per cent.

preferred stock of the American Tobacco Company had been completed, in the autumn of 1904, they sold as low as 71 in January, 1905, but gradually climbed up to 80 in the autumn of that year. A four per cent. bond at eighty is the same thing as a five per cent. bond at par, so that Tobacco bonds stand practically upon the same basis as the Steel fives, or perhaps a shade better.

To the person speculatively inclined, the rise in some of these securities is seductive. The man who had the courage to buy Steel fives at 65, when the market was at its lowest in 1903, would have been able in two years to realize about \$33 upon an investment of \$65. Upon an original investment of \$6,500 he would have made a profit of \$3,300. In the case of the Tobacco bonds, he would have done still better under the conversion plan which was brought out in the autumn of 1904. This plan permitted him to exchange the old bonds of the Consolidated Tobacco Company, whose quotations have been given for 1903 and 1904, for fifty per cent of the amount in new four per cent. bonds of the American Tobacco Company, and fifty per cent. in six per cent. preferred stock of the American company. The latter is now selling at about 105, so that upon his original investment of \$52 he would now realize \$40 for his bonds, and more than \$50 for his stock, or a net profit approaching eighty per cent. These figures are based upon payment for the securities outright. Had he taken the risk of margins, he would, of course, have made a much larger percentage upon the money actually deposited with the broker.

There is another side, however, to the alluring spectacle of profits

which these figures present. Few men have the courage to buy securities boldly and steadily in a falling market. Even if the would-be investor is familiar with the principle that he should buy when prices are low and sell when they are high (to which too many of the general public are strangely obtuse), yet he would be confronted from moment to moment by the doubt whether the securities were going lower. In other words, only hindsight, and not foresight, enables one to tell when the market has "touched bottom."

A five per cent. security which had fallen to 65, or a four per cent. security which had fallen to 52, would be under suspicion by all but insiders, who knew exactly what assets were behind it. It would be a security which would not in any case be recommended by a careful broker or banker to a woman or a minor, whose sole dependence was on a small principal. To such persons honest brokers and bankers have no right to recommend risks. Even where they are reasonably confident of success, they usually learn by experience that a loss causes hard feelings and subjects them to the just criticisms of the courts. A man of intelligence, who is willing to take moderate risks is justified in doing what he will with his own. His position should be very different towards trust funds in his custody, or any other funds towards which he exercises an informal trusteeship by acting as adviser for those who ought not to enter into speculation.

In buying industrial securities, as, indeed, in buying other types, patience is an important requisite. The man who becomes discouraged after buying a security at 90, because he sees it hanging about that quotation

for several weeks or months, is not well fitted to buy securities for the rise. It is not often possible even for the most skillful speculators to buy at the lowest point. If they are sure that the securities they hold represent solid assets and steady earnings, they need not be frightened by a temporary gust of depression in the stock market. If they are satisfied that the properties are capable of progressive development and are under sound management, they must be willing to wait months, and sometimes years, for them to advance in value.

It is in this element of time, perhaps, that more mistakes are made than in almost any other element of the problem. The results may come eventually which the sanguine promoter and speculator anticipate. The logic of the situation may seem to exclude the possibility that such results shall not come. But it often happens that the patience and capital of the pioneers are exhausted before the fruition of logical reasoning and sound hopes is attained. Then others reap where the first have sown. This has been the case over and over again with railways, whose profits have finally gone into the hands of those who have acquired them under foreclosure or reorganization, and with some of the great trusts, from which the water has been squeezed by unexpected changes in general trade and financial conditions, even when the enterprise itself was sound.

Some of the greatest fortunes have been made by those who have selected good securities when the properties were undeveloped or the general market was depressed, and have stuck by them until their value came to be appreciated by the public. Reading Railroad stock is a case in point. Its minimum quotation in 1901 was 24

1-2; in the big crash of 1902, 32 1-4; in 1903, 37 1-2; and in 1904, 38 3-4. In the autumn of the latter year, its merits began to dawn upon the investing public. It was advanced rapidly to a high price of 70, and a low price of 61 1-2 in September; a high price of 78 1-2 in November; 82 5-8 in December; 90 3-8 in January, 1905; 97 1-8 in February; 100 3-4 in June, and later in the year, by successive stages, to 129 1-8 at the close of October, and finally to 140 early in November. Good industrial securities have gone through this experience to a larger degree than railways, because it has been only recently that their merits have come to be recognized. United States Steel preferred, as already pointed out, was below 50 in the crash of 1903. It gradually emerged from the cloud to a maximum price in 1904 of 95 5-8. It was not until April, 1905, however, that its substantial solidity as a 7 per cent stock carried it to 104 7-8 and later on in the autumn to 105 3-4. The preferred stock of the United States Rubber Company also required several years to reach its strong position around 110 in 1905. Being an eight per cent. stock, it is likely to go still higher and to carry with it the second preferred, which pays six per cent., and was quoted at the close of last year around 80.

To hold stock for a rise requires thorough knowledge of the property represented, certainty that its merits are such as to carry it eventually to a higher value, and a mind, sufficiently serene and firm to witness undisturbed the ebb and flow of market prices. It is by this policy of patience and serenity that the Rothschilds and others have made great fortunes, by locking up stocks when they were cheap and awaiting the

progress of the years to give them value. How much can sometimes be made in this way may be judged from the fact that an investor who had put \$36,875 (including commissions) into 1,000 shares of American Smelting common stock when it was selling for 36 3-4 in October, 1903, would have been able to realize \$157,000, or a profit of \$120,000, in November, 1905. Yet it is doubtful if one man in America—outside of original holders, who were unmoved by market fluctuations—had the patience and foresight to pursue this course.

There is no doubt that the purchaser of some of the industrial stocks now on the market will realize a large profit on them some time. The difficulty is to be certain that the ones which he selects for investment are those which have a substantial value which will not be impaired by any of the influences which have been suggested in discussing the character and position of industrial securities. That some of these stocks are relatively worthless has been the sad experience of the last few years, but this very experience has been in the nature of a winnowing process, and has given a higher average value to those which have withstood the stress and storm of disturbed markets.

It is not intended here to recommend speculation on margins under any circumstances. Such speculation is a legitimate trade, but can be practiced with safety only by those who make it a trade and who are in daily touch with the market. The outsider who plunges into speculation on margins upon the strength of some "straight tip" usually ends by seeing his margins wiped out. A temporary gain is likely, as at the gam-

ing table, to tempt him to larger ventures, and, ultimately, to larger losses. It is as foolish for the outsider to expect to make money against the sharp wits of the professional speculators as it would be for a man without expert training to stand up against Jeffries or "Kid" McCoy, or to take the place of the engineer on the "Twentieth Century Limited." Speculation is a trade at which lifelong practice does not master all the possibilities, and which requires, in addition to profound study and accurate knowledge, a temperament which is swayed by neither optimism nor pessimism. Such a temperament must never be carried along by hopes which are not justified by facts, but must see facts in their true proportions, and draw inferences from them which are accurate not only from the qualitative, but also from the quantitative standpoint.

The general public who are not pro-

fessional speculators usually buy on a rising market. "Bringing the public into the market" is sought by advancing prices. If the public come in freely at high prices, they can then be "shaken out" by allowing the market to go down. The professional speculator knows by both processes how to shear the wool from the "lambs" who venture into Wall Street. Such speculation cannot be recommended to any person who does not make it his profession. To the investor, who hopes occasionally to make a profit by good judgment, it can only be recommended to study properties carefully before investing in them, to buy in periods of depression, when the excited and panic-stricken are selling, and to hold on patiently to a property he is assured is good until the general public come to realize the soundness of his judgment by paying the price which he demands.

Work

BY DR. WILLIAM OSLER.

How can you take the greatest possible advantage with the least possible strain? By cultivating system. I say cultivating advisedly, since some of you will find the acquisition of systematic habits very hard. There are minds congenitally systematic; others have a life-long fight against an inherited tendency to diffusiveness and carelessness in work. A few brilliant fellows have to dispense with it altogether, but they are a burden to their brethren and a sore trial to their intimates.

My Seventieth Birthday

BY MARK TWAIN.

On the occasion of his seventieth birthday, which was celebrated within the past few months, the famous American humorist, Mark Twain, was tendered a banquet, at which he delivered the following characteristic speech. This we gladly reproduce with a few abridgements, at the request of a valued reader of THE BUSY MAN'S MAGAZINE.

I have had a great many birthdays in my time. I remember the first one very well, and I always think of it with indignation; everything was so crude, unaesthetic, primeval. Nothing like this at all. No proper, appreciative preparation made; nothing really ready. Now, for a person born with high and delicate instincts—why, even the cradle wasn't whitewashed—nothing ready at all! I hadn't any hair, I hadn't any teeth. I hadn't any clothes, I had to go to my first banquet just like that.

Well, everybody came swarming in. It was the merest little bit of a village—hardly that; just a little hamlet, in the backwoods of Missouri, where nothing ever happened, and the people were all interested and they all came; they looked me over to see if there was anything fresh in my line. Why, nothing ever happened in that village—why, I was the only thing that had really happened there for months and months and months; and although I say it myself that shouldn't, I came the nearest to being a real event that had happened in that village in more than two years.

Well, those people came, they came with that curiosity which is so provincial, with that frankness which also is so provincial and they examined me all around and gave their opinion. Nobody asked them, and I shouldn't have minded if anybody had paid me a compliment, but nobody did. Their opinions were all

just green with prejudice, and I feel those opinions to this day. I stood that as long as—well, you know I was born courteous, and I stood it to the limit. I stood it an hour, and then the worm turned. I was the worm; it was my turn to turn, and I turned. I knew very well the strength of my position; I knew that I was the only spotlessly pure and innocent person in that whole town and I came out and said so. And they could not say a word. It was so true. They blushed, they were embarrassed. Well, that was the first after-dinner speech I ever made; I think it was after dinner!

It's a long stretch between that first birthday speech and this one. That was my cradle-song and this is my swan-song, I suppose; I am used to swan-songs—I have sung them several times. This is my seventieth birthday, and I wonder if you will all rise to the size of that proposition, realizing all the significance of that phrase—seventieth birthday.

The seventieth birthday! It is the time of life when you arrive at a new and awful dignity; when you may throw aside the decent reserves which have oppressed you for a generation and unafraid and unabashed upon your seven-terraced summit and look down and teach—unrebuked. You can tell the world how you got there. It is what they all do. You shall never get tired of telling by what delicate arts and deep moralities you climbed up to that great place. You will explain the process and dwell on the

particulars with senile rapture. I have been anxious to explain my own system this long time, and now at last I have the right.

I have achieved my seventy years in the usual way; by sticking strictly to a scheme of life which would kill anybody else. It sounds like an exaggeration, but that is really the common rule for attaining to old age. When we examine the programme of any of these garrulous old people we always find that the habits which have preserved them would have decayed us. * * * I will offer here, as a sound maxim, this, that we can't reach old age by another man's road.

We have no permanent habits until we are forty. Then they begin to harden, presently they petrify, then business begins. Since forty I have been regular about going to bed and getting up—and that is one of the main things. I have made it a rule to go to bed when there wasn't anybody left to sit up with; and I have made it a rule to get up when I had to. This has resulted in an unswerving regularity of irregularity. It has saved me sound, but it would injure another person.

In the matter of diet—which is another main thing—I have been persistently strict in sticking to the things which didn't agree with me, until one or other of us got the best of it. Until lately I got the best of it myself. But last Spring I stopped frolicking with mince-pie after midnight; up to then I had always believed it wasn't loaded. For thirty years I have taken coffee and bread at eight in the morning, and no bite or sup until 7.30 in the evening.

Eleven hours! That is all right for me, and is wholesome, because I have never had a headache in my life,

but headachy people would not reach seventy comfortably by that road, and they would be foolish to try it. And I wish to urge upon you this—which I think is wisdom—that if you find you can't make seventy by any but an uncomfortable road, don't you go. When they take off the Pullman and retire you to the rancid smoker, put on your things, count your checks, and get out at the first way station where there's a cemetery.

I have made it a rule never to smoke more than one cigar at a time. I have no other restriction as regards smoking. I do not know just when I began to smoke; I only know that it was in my father's life-time, and that I was discreet. He passed from this life early in 1847, when I was a shade past eleven; ever since then I smoked publicly. As an example to others, and not that I care for moderation myself, it has always been my rule never to smoke when asleep and never to refrain when awake. It is a good rule. I mean, for me. but some of you know quite well that it wouldn't answer for everybody that's trying to get to be seventy.

I will grant, here, that I have stopped smoking now and then, for a few months at a time, but it was not on principle, it was only to show off; it was to pulverize those critics who said I was a slave to my habits and couldn't break by bonds.

As for drinking, I have no rule about that. When the others drink I like to help; otherwise, I remain dry, by habit and preference. This dryness does not hurt me, but it could easily hurt you, because you are different. You let it alone.

Since I was seven years old I have seldom taken a dose of medicine, and have still seldomer needed one. But up to seven I lived exclusively on

allopathic medicines. Not that I needed them, for I don't think I did; it was for economy; my father took a drug store for a debt, and it made cod-liver oil cheaper than the other breakfast foods. We had nine barrels of it and it lasted me seven years. Then I was weaned. The rest of the family had to get along with rhubarb and ipecac and such things, because I was the pet. I was the first Standard Oil Trust. I had it all. By the time the drug store was exhausted my health was established, and there has never been much the matter with me since. But you know very well it would be foolish for the average child to start for seventy on that basis. It happened to be just the thing for me, but that was merely an accident; it couldn't happen again in a century.

I have never taken any exercise, except sleeping and resting, and I never intend to take any. Exercise is loathsome. And it cannot be any benefit when you are tired. But let another person try my way, and see where he will come out.

I have lived a severely moral life. But it would be a mistake for any other people to try that, or for me to recommend it. Very few would succeed you have to have a perfectly colossal stock of morals: and you can't get them on a margin; you have to have the whole thing, and put them in your box. Morals are an acquirement—like music, like a foreign language, like piety, poker, paralysis—no man is born with them. I wasn't myself; I started poor; I hadn't a single moral.

Threescore years and ten!

It is the scriptural statute of

limitations. After that you owe no active duties; for you, the strenuous life is over. You are a time-expired man, to use Kipling's military phrase; you have served your term, well or less well, and you are mustered out. You are become an honorary member of the public, you are emancipated, compulsions are not for you, nor any bugle call but "lights out." You pay the time-worn duty bills if you choose, or decline if you prefer—and without prejudice—for they are not legally collectable.

The previous-engagement plea, which, in forty years, has cost you so many twinges, you can lay aside forever; on this side of the grave you will never need it, again. If you shrink at the thought of night, and Winter, and the late home-coming from the banquet and the lights and the laughter through the deserted streets—a desolation which would not remind you now, as for a generation it did, that your friends are sleeping, and you must creep in a-tip-toe and not disturb them, but would only remind you that you need not tip-toe, you can never disturb them more—if you shrink at the thought of these things, you need only reply:

"Your invitation honors me, and pleases me because you still keep me in your remembrance, but I am seventy; seventy, and would nestle in the chimney-corner, and smoke my pipe, and read my book, and take my rest, wishing you well in all affection, and that when you in your turn shall arrive at pier No. 70 you may step aboard your waiting ship with a reconciled spirit, and lay your course toward the sinking sun with a contented heart."

Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of *The Busy Man's Magazine* can secure from their newsdealers the magazines in which they appear. :: :: :: :: ::

AMERICAN INVENTOR.

"The New York Automobile Shows" are briefly described in the February number. "Some Researches in Nerve Physics" are continued and there are the usual departments.

Lumbering in the Northwest is the title of a short illustrated article on an important industry.

The Industry of Umbrella Making is described in brief form with several interesting illustrations.

APPLETON'S BOOKLOVERS.

The publishers of Appleton's are building up a strong magazine, which is making a definite place for itself among American periodicals. The February number is to our mind the best number yet issued. There is a return to color work, with reproductions of four celebrated Russian paintings, accompanying an article on "Russia Through Russian Paintings." Another paper on "Art and the Federal Government" gives occasion for the publication of several

interesting pictures. "Mexico's New President," "Franklin and the French Intrigues," and "The Macedonian Question" are three noteworthy contributions.

The Looting of Alaska continues Mr. Beach's disclosures of the political and judicial corruption that was rife in Alaska a few years ago.

The Game of Statehood, by Alfred Henry Lewis, is a commentary on the proposed creation of the new States of Arizona and Oklahoma.

Japan: Our New Rival in the East is the fourth of the series by Harold Bolce on the commercial future of Japan.

ARENA.

The portraits, which appear from month to month in the *Arena*, are worth attention. They are admirably reproduced and preserve all the qualities of the original photographs. In the February number are to be found, among others, portraits of Maurice Maeterlinck and Edwin Markham.

Railroad Discrimination, by Professor Parsons, outlines the causes which

have led to the giving of rebates and other reduced rates.

Uncle Sam's Romance with Science and the Soil describes how the agricultural department is dealing with the problem of forest preservation.

ATLANTIC MONTHLY.

A solid table of contents is to be found in the February Atlantic, of a literary and general interest. Fiction is represented by three short stories. The remainder is all solid matter.

Exploration, by N. S. Shaler, traces out the origin of the desire to seek out new things, examines its motives and seeks to discover its future gratifications.

The United States Senate, by William Everett, is a sane estimate of the functions of the Senate, with some reference to its excessive use of power.

The Year in Mexico, by F. R. Guernsey, discusses the development of Mexico under President Diaz' guidance, politically, socially and industrially.

The Telephone Movement traces the evolution of the telephone, showing how it has been gradually brought into existence.

BADMINTON.

For the lover of out-door sports and pastimes the Badminton is par excellence the leading magazine. Its wealth of interesting pictures, its clear letter-press and its many articles and stories, make it a most welcome arrival in any home. The February number has many excellent features. A description of "Tobogganing in the Engadine," with many illustrations, is timely, and "Motoring in France" is a brightly written account of a personal tour. A sketch of Mr. Arthur Coventry appears in

the series of "Sportsmen of Mark," and there is also a useful article on "Hunting in the Shires on Nothing a Year." Besides three stories, there is a series of prize photographs from all parts of the world.

BOOK MONTHLY.

No literary publication is read with more genuine pleasure by us than the Book Monthly. Every month the table of contents contains some gems. The February number has an interesting interview with John Burns, president of the Local Government Board, on his books. Other readable articles are "Welsh Wales," "Our Sea Poetry," "Mark Twain at Seventy," and "Scott in Ireland."

BRITISH WORKMAN.

The February number opens with a portrait and sketch of "General Gordon: the Christian Hero." In the series of "Men Who are Working for Others," Mr. William Baker, Dr. Barnardo's successor, is taken up. "Chelsea and its Old Soldiers" and "Letter-Scrappers" are two interesting accounts of modern philanthropies.

BROADWAY.

This eminently readable little magazine has some interesting titles in its February number. The stage is, as usual, fully covered in a couple of articles, but, in addition, we have: **Manhattan's Food Detectives** describes how the food of New York is carefully inspected.

Birth and Youth of Wall Street throws interesting light on the origin and early years of New York's great financial centre.

Traveling by Electricity shows the steps that are being taken to electrify the steam railways.

CANADIAN.

An interesting feature of the February Canadian Magazine is a series of pictures of "Rocky Mountain Wild Flowers," described by Julia W. Henshaw. In "Wall Paintings in Europe," by Albert R. Carman, appear several admirable reproductions of noted paintings. The second instalment of "Reminiscences of a Loyalist," by Stinson Jarvis, is to be found in this number. Goldwin Smith contributes "English Poetry and English History," and Professor D. R. Keys writes of "Canadian Monographs on English Literature."

CASSELL'S.

As frontispiece to its February number Cassell's Magazine has a mounted reproduction of Miss Dicksee's painting of "The Children of Charles I." The first article takes up the work of Alfred East, showing several examples of his work. The remainder of the number contains much fiction and two or three general articles.

A General Election describes the various formalities that are gone through in conducting an election campaign in England.

Sofia and the Bulgarians gives a well-illustrated description of the capital of Bulgaria and its inhabitants.

Arsenals of the G.P.O. introduces the reader to that department of the English post office, which has to do with supplying the electricity for the telegraph service.

CENTURY.

The February Century is a mid-winter fiction number, containing sev-

eral good short stories. Specially amusing are "The Bribe that Went Astray," by Elliott Flower, and "The Intellectual Miss Lamb," by Florence Morse Kingsley, both writers of ability. A new serial by Dr. S. Weir Mitchell, called "A Diplomatic Adventure," begins in this number.

The President and the Railroads is another view of the rate regulation problem, interpreted by Charles A. Prouty of the Interstate Commerce Commission.

CHAMBERS'S JOURNAL.

As usual, the publishers of Chambers's Journal supply their readers with a rich bill of fare, and in the February number there are many interesting things. Sir Alexander Muir Mackenzie contributes a two part article on "Bygone Perthshire or Social Life Fifty Years Ago." "The Habits of Wild Animals" are discussed by Captain Baldwin. "Toastiana" traces the origin and development of the custom of toasting. In "Fish Hospitals" we are told how the diseases of fish are treated.

Tips and Tipping is an interesting essay on a subject that is being more and more discussed as the evil grows.

A Sea Railway discusses the plans for a railway which will connect Key West with the southern mainland of Florida.

The Hurry and Bustle of Modern Life is a lament by one who regrets the rush and hurry occasioned by modern inventions.

Old Irish Silver and What it Fetches tells how old silver is being sold by the old estates in Ireland and describes its character.

CHAUTAUQUAN.

The principal content of the February issue is "A Reading Journey in China," which is sub-divided into three parts, "The Southern Ports," "The Coast Provinces" and "American Interests in China." A great many photographs lend added charm to this instructive series.

COLLIER'S.

In its issue for February 3, Collier's Weekly contains Captain Roald Amundsen's account of the first navigation of the Northwest passage and the location of the magnetic pole.

In the issue for February 10, the chief article is on "The Lincoln Birthplace Farm," which is profusely illustrated with photographs of the farm as it is to-day. This is followed by an account of the movement to found a Lincoln Farm Association.

In the issue for February 17 appears the \$1,000 prize story "At Ephesus," by Georgia Wood Pangborn, and "The Puzzler," an amusing yarn by Rudyard Kipling.

COMMERCIAL INTELLIGENCE.

The weekly issue for January 31 contains an important article on the "Cultivation and Prospects of Para Rubber in Ceylon and the Malay Peninsula." An editorial on "The Curse of the Credit System and Imprisonment for Debt" opens up a vexed question. "India's Mineral Wealth," is discussed by the director of the Geological Survey.

CONNOISSEUR.

What a delight it is to inspect the contents of such a splendid publica-

tion as the Connoisseur and to let the eye drink in the exquisite pictures and articles it illustrates. The February number is rich in good things. First we have an account of "The Peruzzi Collection of Wrought Iron Work in Florence." This is followed by an estimate of the work of Boudin, the artist, with many illustrations of his paintings. Then comes a description of "The Collection of Silver Plate of His Imperial Majesty the German Emperor." "Alençon Lace" is treated by M. Jourdain, and there is a short article on "The Furniture of Windsor Castle." Charming colored reproductions of Wyllie's "London from the Tower Bridge" and Fulleylove's "Christ Church" add to the attractiveness of the number.

CONTEMPORARY REVIEW.

As a leading article for the February number, the editor has provided an exhaustive article by the Rt. Hon. G. Shaw Lefevre on "Rival Navies," contrasting the armaments of Britain, France and Germany. Principal Donaldson, of St. Andrew's University, discusses "Scotch Education." In "The Making of a Statesman," J. S. Mann reviews the life of Lord Randolph Churchill. The recent election has called forth a brilliant article by H. W. Massingham on "Victory and What to do With It," while Professor Dicey asks "Can Unionists Support a Home Rule Government?" Among the other important contents of this issue are "The Celtic Spirit in Literature," "A New Departure in American Politics," "Nervous Breakdown" and "Thought: Consciousness: Life."

CORNHILL.

"Society in the Time of Voltaire" is the title of an article on French society before the revolution, which appears in the February issue of the Cornhill Magazine. In the same number Andrew Lang contributes a paper on "Freeman versus Froude." The two serials "Sir John Constantine," by A. T. Quiller-Couch, and "Chip-pinge," by Stanley J. Weyman, maintain their interest, while in the department, "From a College Window," appears a delightful chat on writing. There are several other articles and two short stories.

COSMOPOLITAN.

The February number of the Cosmopolitan is strong in many ways. From the remarkable serial by H. G. Wells, "In the Days of the Comet," to the amusing story by W. W. Jacobs, "His Lordship," the contents pass through every range of interest.

In many respects the March Cosmopolitan is a remarkable publication. In it there begins the first of David Graham Phillips' articles on "The Treason of the Senate," in which he attacks Chauncey M. Depew. In it also Jack London tells "What Life Means to Me. Sir Gilbert Parker contributes to it a striking story, "The Whisperer." There is a set of six pictures, illustrating "The Girl of the Middle West."

Famous Forgeries tells with many illustrations about some of the most famous forgeries in the criminal annals of the world.

Socialistic Government in London, by Charles Edward Russell, throws light on the reforming work of the

London County Council, an organization which could not legally exist in the United States.

Are Great Fortunes Great Dangers? —the opinions of President Eliot, John Wanamaker, Henry Clews and others, some for and some against the great fortune.

CRITIC.

Hon. John Morley is a contributor to the February Critic, writing entertainingly on "The Commonplaces of Reading." Julian Hawthorne attacks modern journalism, claiming that it is destroying literature. Other readable articles are "The Making of Books," "Out-of-doors from Labrador to Africa," "Women and the Unpleasant Novel," "What we read to Children."

ENGLISH ILLUSTRATED

The February number opens with "A Century of Music," illustrated from photographs of the great musicians of the past century. A second instalment of "Stories of H.M. the King," follows. "Lost Lombard Street" describes a part of Chelsea that has disappeared, while "In the Land of the Setting Sun," an interesting account of a little-known part of Morocco is given.

Life in the Workhouses gives a journalist's own impressions of a week's stay in a workhouse under regulation conditions.

EVERYBODY'S.

"Frenzied Finance," the longest serial ever published, is brought to an end in the February number, though still more articles from Thomas W. Lawson will appear in future numbers. In the current issue

appears the opening chapter of Sir Gilbert Parker's novelette, "The Stake and the Plumb-Line," and several other very good pieces of fiction. An illustrated sketch of King Alfonso of Spain is readable.

Reporters of To-Day, by Hartley Davis, takes up reporters in many American cities and tells stories of their work.

FORTNIGHTLY REVIEW.

British politics naturally occupy the centre of the stage in the February number of the Fortnightly Review. We are given "Sir Henry Campbell-Bannerman's Opportunities," "Political Parties and the New Ministry," "The Position of the Irish Party" and "Labor Parties: the New Element in Parliamentary Life." The second and concluding portion of Leo Tolstoy's, "The End of the Age," appears as the first article. "The Revolutionary Movement in Russia; its Aims and its Leaders," and "The Anarchy in the Caucasus," are kindred subjects discussed in this number. Henry James, the novelist, contributes some interesting "New York: Social Notes," and there is a readable criticism of "As You Like It."

An Object Lesson in Protectionist Politics, by F. A. Channing, takes up the case of Massachusetts as a contrast to England.

A Loafer's Reformatory describes a mammoth reformatory for loafers and tramps recently opened in Austria, which is accomplishing useful reforms.

GEOGRAPHICAL JOURNAL.

As the organ of the Royal Geographical Society, the Geographical

Journal occupies a prominent position. Its February number contains the following valuable contributions, several of which are handsomely illustrated: The First Exploration of the Hoh Lumba and Sosbon Glaciers," "Bathymetrical Survey of the Freshwater Lochs of Scotland," "The Ordnance Survey Maps from the Point of View of the Antiquities on Them," "Survey Work by the Alexander-Gosling Expedition in Northern Nigeria," "Longitude by Telegraph around the World," "Climatic Features of the Pleistocene Ice Age," etc.

GRAND.

A series of articles on "The Natural and the Supernatural" begin in the February number of the Grand, and the publishers ask for the co-operation of readers in supplying experiences. Joseph Hatton's "Life of Sir Henry Irving" is continued, as is also John Oliver Hobbes' serial "The Dream and the Business." In "Marriage in England and America," Mrs. Alec Tweedie chats entertainingly about English and American girls. There are several short stories in the table of contents.

Bound West in Winter gives a graphic picture of a voyage across the Atlantic on a big ocean-liner in midwinter.

Hands Across the Sea tells about an interesting correspondence that is being carried on between school children in England and America.

IDLER.

The Idler is mainly a magazine of fiction. It is edited by Robert Barr,

who contributes much of his writing to its pages. There are seven stories in the February number and two articles of more solid interest. In one of these the Countess de la Warr pictures the nights of the abdication of the Emperor Napoleon, and in the other George Hollamby Druce explains his claim to the Dukedom of Portland.

IRISH MONTHLY.

The Irish Monthly is an interesting little publication, neatly printed and containing much good matter. In the February issue appears a commemorative article on Edward Kelly, an essay "Concerning Shepherds," another on "The Ennobling of Labor," a page or two of "Sundry Sayings about Reading," a chapter of a serial story, "Dunmara," notes on new books and several poems.

McCLURE'S.

There are at least two exceptionally good stories in the February McClure's, "The Praying Skipper," by Ralph D. Paine, and "Wild Waters," by Lloyd Osbourne. The first is a most pathetic sketch of an old sea captain. In special articles the number is rich.

Two Years in the Arctic contains the graphic story of the adventures of the second Baldwin-Ziegler Arctic expedition in 1904-1905.

Private Cars and the Fruit Industry continues Mr. Baker's indictment of the methods of the beef trust.

The Gentleman from Essex is the story of Everett Colby of New Jersey, a rich young man, who entered politics and made some discoveries.

MONTHLY REVIEW.

A most entertaining essay on "The Fascination of Parliament," by Michael MacDonagh, opens the February issue of the Monthly Review. This is followed by "Lord Byron and Lord Lovelace," a presentation of Mr. John Murray's side of the estrangement between Lord Lovelace and himself. "Lord Randolph Churchill" is the subject of a sketch, occasioned by the recent publication of his life. The president of Magdalen College writes learnedly of "Ancient and Modern Classics as Instruments of Education." "Socialism and the Man in the Street" is discussed by W. R. Malcolm. Ronald McNeill contrasts the historians "Froude and Freeman." In "A Forgotten Princess," Reginald Lucas writes about the Princess Elizabeth, daughter of Charles I. Rupert Hughes tells pleasantly of "A Pilgrimage to Canossa." There is also a supply of fiction.

MOODY'S MAGAZINE.

The investor, banker and man of affairs will find much to interest and instruct him in this new financial magazine, the third number of which appeared in February. The pages devoted to a "Critical Comment on Current Events" are ably written and cover a broad field. The subject, "Federal Supervision of Insurance," is discussed at great length by thirteen eminent American financiers.

Modern Get-Rich-Quick Schemes, by John Moody, throws an interesting light on the fake schemes which

take in so many unsuspecting investors.

College Graduates in Demand shows how the college man is making his way in industrial establishments and in the world of business in general.

New Cotton-Picking Machine describes a new and inexpensive machine which will solve the problem of a scarcity of labor.

Financial Situation in Russia throws light on the actual situation of affairs in the country which is so torn by internal strife.

MUNSEY'S.

"New York's Great New Library" occupies the place of honor in the February Munsey. This is followed by "Famous Mezzotints," with reproductions of noted engravings. "The Quest of Ancestors" tells of the increasing interest in genealogy. "The English Duchesses" contains a number of interesting photographs.

The Question of Co-Education is discussed by President Hall of Clark University, who places himself in opposition to the custom.

The Sons of Old Scotland in America recounts the prowess of Scotchmen in all walks of life in America. There are many portraits.

The Last of the Great Forty-Niners—a character sketch of D. O. Mills, the veteran financier, who assisted materially in America's industrial development.

NATIONAL.

In the National Magazine for February the most notable article is the story of a quarter-century of the Christian Endeavor Society's existence, under the title "The World for Christ." There are also interesting

articles on "Washington and Lincoln," "Gourds and their Uses," and "Birth and Death of the Human Race," besides several stories.

OUT WEST.

The February issue is characterized as an Arizona Number, and a lengthy illustrated article on Arizona occupies the major portion of the magazine. The many excellent half-tones, with which the article is embellished, add greatly to its attractiveness.

OVERLAND MONTHLY.

The Overland Monthly for February is chiefly notable for an outburst of vituperation hurled at such supposedly "over-rated" personalities as Kipling, Barrie, Irving, Bernhardt and Queen Victoria, which if it were not so brutal, would be tolerably amusing. The balance of the number is principally filled in with stories, though there is an article describing the work of the soldier in times of peace and another telling of "The Japanese Art of Flower Arrangement."

PACIFIC MONTHLY.

Some charming illustrations of western scenery are to be found in the February Pacific Monthly. Among the special articles may be noted "The War for Range," an outline of the present-day struggle between cattle men and sheep men, and "Russia's Great Tragedy," the imperial conspiracy against the intellectual development of the people.

PALL MALL.

Pall Mall for February is a General Election number. The articles referring to the election are "Behind

the Scenes at a General Election," "Literature and Politics," being sketches of John Morley and Augustine Birrell, "The Centenary of William Pitt" and "Pity the Poor Candidate." Mention should be made of two exciting stories by Canadians, "Her Majesty's Mail," by Norman Duncan, and "The Claim Jumpers," by Clive Phillips Wolley. "Sport on the Roof of the World" will interest huntsmen, and "The Life of a Star" those who make a study of science.

PEARSON'S (AMERICAN).

The March Pearson's is notable for the number of its short stories. A new serial called "The Plowwoman," by Eleanor Gates, a clever young author, begins its course. In the series of "Stories of the States," the state of Maryland is taken up. In "Historic Weddings of the White House," an opportunity is given to say something of the Roosevelt-Longworth ceremony.

PEARSON'S (ENGLISH).

In its series of "Pressing Problems of To-Day," the February number contains "The Prevalence of Insanity," written by the editor and extensively illustrated. "The Art of the Age" is full of admirable reproductions of famous paintings. Under the title "Stalking Politicians," the best work of several English cartoonists is taken up and illustrated. "In Tight Corners" narrates the most momentous events in the lives of famous soldiers, travelers and sportsmen.

QUARTERLY REVIEW.

From every point of view the

Quarterly Review is a magnificent production. Typographically it is an admirable piece of book-making, and from the literary standpoint, its contents are authoritative. The January issue contains thirteen important papers on politics, economics, science, art, literature and music. Possibly literature occupies the foremost place in the current number. We have "Originality and Convention in Literature," Plato and his Predecessors," "Fanny Burney," and "Hazlitt and Lamb," as representative of this topic. Science is represented by "The Light Treatment of Disease," art by "Art under the Roman Empire," music by "The Riddle of Music," economics by "The Cost of Government," "Gold and the Banks" and "The Unemployed and the Poor Laws," while politics discusses "The Congo Question," "The Unionist Record" and "The Disintegration of Russia."

RECREATION.

The February number has many good articles, each and all of which are well illustrated. "Field Sports in the Army" is the leading content. "From the Delaware to Alaska" is a graphic description of a lengthy voyage.

Down the Saskatchewan gives an excellent picture of the primitive means of transportation still in use in the Canadian North-West—scows.

REVIEW OF REVIEWS.

The February issue is in the main devoted to the progress of the southern states of the Union. The reader is supplied with illustrated articles

on "The South's Amazing Progress," "The Development of our Gulf Ports," "How Galveston Secured Protection against the Sea," "The Growth of Southwest Texas," "Building up a State by Organized Effort." In addition we have

How Science Helps Industry in Germany, showing how the government has provided public testing stations, where any manufacturer can have an opportunity to make experiments.

President Harper and his Life Work, a short character sketch of the recently deceased president of Chicago University.

The French Presidency and the American, contrasting the functions of the two presidents and the different conceptions of their offices.

ROD AND GUN IN CANADA.

Among the readable contents of the February issue may be noted "Winter Camping in Canada," "Canadian Winter Sports," "Two Thousand Miles down the Yukon in a Small Boat," "Winter in the Canadian Woods," "Fish and Game Protection in Quebec," "A Canadian Alpine Club," etc.

ROYAL.

Stories, skits and poems largely predominate in the February Royal, all bright and entertaining. In the series, "Survivors' Tales of Great Events," two veterans tell of "Saving the Guns at Maiwand." "My Lady's Veil" is an entertaining article describing the evolution of the veil. Sportsmen will read with interest "Round the Year with the Gamekeeper."

ST. NICHOLAS.

For February the publishers of St. Nicholas provide several interesting features for the young folk. There are three serial stories, besides "The Boys' Life of Abraham Lincoln." An instructive article tells of the growth of the locomotive "From the 'Rocket' to the 'St. Louis.'" "Charming Caracas" is an illustrated sketch of the capital of Venezuela. "The Language of the Map" throws interesting light on the origin of geographical names.

SATURDAY REVIEW.

The English elections have occupied the attention of the Saturday Review during the past few weeks to the exclusion of almost all other subjects.

In the issue of January 27, under the heading of "Insurance," appears a pithy editorial "On Starting New Companies," and under that of "Village Portraits" appears a clever sketch of "The Politicians." "Stones of Oxford" is a interesting paper on the modern works of repair at Oxford.

Among the non-political articles in the issue of February 3, we find "The Arrival of the Motor-omnibus," "Surplus Insurance Funds," French and English Church Music," and "The English Lawn."

SCRIBNER'S.

Stories occupy considerable space in the February Scribner's, all of a meritorious nature. There is a readable article by Francis Wilson, in which he gives his recollections of the veteran actor Joseph Jefferson. "Villas of the Venetians" gives occasion for the publication of a

number of fine pictures of Italian homes.

The New China, by Thomas F. Millard, interprets the awakening of China from two standpoints: first, from external causes, and second, from internal causes.

SPECTATOR.

As in the Saturday Review so in the Spectator, the election bulks largely. In the issue of January 27, with which comes the monthly book supplement, there appear articles on "Russian Problems," "German Socialism of To-Day," "Christianity in Japan" and "An Excursion in a Calendar." In the issue of February 3 there is an instructive editorial on "The Opening up of the Soudan." "The Proposed Experiment in Militia Training" discusses the Spectator's own scheme for which the publishers are raising funds. The nature article in this issue deals with "Ducks." In addition there are numerous editorials on the political situation.

STRAND (ENGLISH.)

The Strand is particularly strong just at the present time. It is running two notable serials, "Sir Nigel," by Sir A. Conan Doyle, and "Puck of Pook's Hill," by Rudyard Kipling, in addition to other important articles. The art feature in the February number is "My Best Picture," by the most eminent French painters. Under the title "What is the Finest Dramatic Situation," leading English playwrights give their opinions. "The King of Spain and His Palaces" is an entertaining sketch.

SUCCESS MAGAZINE.

There seems to be more of interest in the February Success Magazine than usual. The stage is treated in

"Progress of American Playwrights" and "Henry Irving's Fight for Fame." "Illustrators and Cartoonists of the Present Day" is a well illustrated article.

In the March Success Magazine begins a new serial by David Graham Phillips, entitled "The Second Generation."

Crossing the Ocean in a Palace, by Samuel Merwin, tells in an entertaining manner of a trip backward and forward across the Atlantic on the mammoth Amerika.

Five Million Women now Work for Wages, by Juliet Wilber Tompkins, describes the innumerable ways in which women now earn their livings.

Estimating our Giant Wheat Crop is the story of H. V. Jones, who, year after year, makes a more accurate forecast of the American crops than the combined efforts of 250,000 government experts.

Fighting the Telephone Trust tells the dramatic story of the fight of 6,000 independent telephone companies in the United States against the Bell Company.

The Shameful Misuse of Wealth points out how churches, in the erection and upkeep of which millions of dollars have been spent, are standing useless six days out of seven.

Go into Business for Yourself shows the advantage a man possesses when he is working for himself.

SUNDAY STRAND.

Modelled on the Strand Magazine and yet with a special religious turn to its contents, the Sunday Strand provides much matter of solid worth, produced in attractive form. The February number contains two serial

stories, one for adults by Orme Angus, and the other for children by E. M. Jameson, several short stories, interviews with James Whitcomb Riley and William Baker, successor to Dr. Barnardo, and

The Bible in Japan, the engrossing story of how the Bible was translated in Japanese and brought into that country.

WATSON'S.

Tom Watson's editorials are the brightest features of the February number of Watson's Magazine, which has just been increased in price to fifteen cents per copy.

Farmers' Organizations, by J. A. Edgerton, gives extensive information about the various farmers' organizations that have been formed in the United States.

Railway Reorganization points out how railroad stocks have been inflated and demands a thorough reorganization.

WINDSOR.

"The Art of Mr. George W. Joy," with many illustrations of his work, occupies the place of honor in the February Windsor. There is a generous instalment of Anthony Hope's serial "Sophy of Kravonia," and a long list of short stories. "Chronicles in Cartoon" supplies reproductions in colors of cartoons of modern English statesmen. "The Etiquette of the Court of Spain" is an elaborately illustrated description of life at the royal palace in Madrid.

WOMAN'S HOME COMPANION.

Stories occupy considerable space in the February number. "Wild Animals of the Stage," and "Beau-

ties of the Stage" are two articles of theatrical interest in this number, both elaborately illustrated. "The Carnival Queens of the South" gives scope for some pretty illustrations.

The March number is as rich in good short stories as the February number. "Affairs of State" is a new serial starting in this number. "The Romance of an American Princess" tells the story of Alice Roosevelt. "A Missionary Heroine on the Roof of the World" relates the thrilling experiences of Miss Annie Taylor, founder of the first mission in Tibet.

The Dog Heroes of St. Bernard is a capital account of the splendid St. Bernard dogs, who save life in the Alps.

WORLD TO-DAY.

By means of tint blocks the publishers of the World To-Day make their numerous illustrations very attractive. The reproductions of the work of the new English Art Club in the February number are especially interesting. Several important articles appear in this number, notably:

Workingmen's Insurance, a study of the problem, by Professor Henderson of the University of Chicago.

The Erie Canal and Freight Rebates, showing how the railways have injured the business of the canal and what steps are being taken to enlarge it.

WORLD'S WORK.

There are several able articles in the February World's Work that merit the attention of busy men and women. These are almost without exception illustrated with a plentiful supply of photographs. "Marvels of

Photography," "What Shall Haiti's Future Be?" and "The Diplomatic Masters of Europe" are three articles of general interest.

A City's Fight for Beauty outlines the work that has been done in Kansas City towards beautifying the poorer districts.

The Pure Food Bill gives the story of how the United States Senate killed an important measure.

YOUNG MAN.

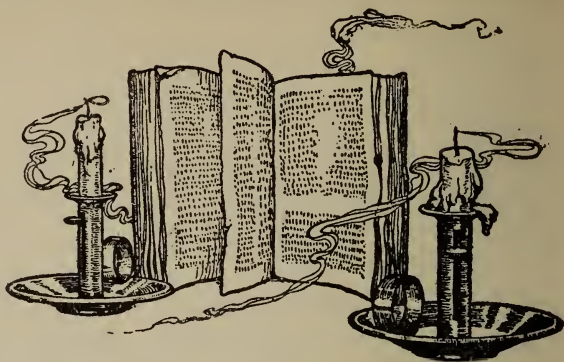
The Young Man is an English publication, which is too little known in this country. It preaches a virile

manhood that is inspiring. In the February number we are treated to a capital character sketch of Sir Henry Campbell-Bannerman, the new British premier; a centenary appreciation of Mungo Park, the African explorer; an essay on Shakespeare's, Henry V.: a criticism of Winston Churchill's life of his father, Lord Randolph Churchill; two articles of a religious character and an excellent serial story, "God's Englishman." Though small in comparison with other periodicals, the Young Man is full of good matter.



The Busy Man's Book Shelf

Some Interesting Books of the Month Reviewed



Since the February number of *The Busy Man's Magazine* appeared, several of the early Spring books have come to hand. These are nearly all novels. In fact practically only novels are placed on the market about this time of the year, because publishers hold all their more important books until the Fall, when a better sale can be counted on. Of the first novels of the season, the following will be found interesting:

Karl Grier. By Louis Tracy. Toronto: McLeod & Allen. Cloth, \$1.25.

Mr. Tracy has introduced a wonderful thing into his new novel—a sixth sense or, as he calls it, telegony. With eyes like a telescope and ears like a telephone, Karl Grier was very much like a living installation of wireless telegraphy, but so naturally and sanely has the author arrayed the astounding details of his hero's story and so rationally has he carried on the chain of incidents which marked the growth and fading of his mysterious faculty that the whole story is far from being without sentimental interest and contains a happily-ending love story.

On the Field of Glory, by Henry Sienkiewicz. Translated by Jeremiah Curtin. Boston: Little, Brown & Co., Cloth, \$1.50.

The author of "Quo Vadis" appears at the height of his power in this masterly novel of mediaeval Poland. The period is that of King John Sobieski and the second siege of Vienna by the Turks in 1683. The story is not so much of war and siege as of love. Only in the closing pages is the blare of trumpets heard, when amid the waving of banners, the prayers of priests and the shouts of many voices, the king and his faithful Poles move in stately procession out of Cracow to go forth to crush the enemy "On the Field of Glory." It is in unfolding the love romance that the poetic power of the author rises supreme.

The Arncliffe Puzzle. By Gordon Holmes. Toronto: McLeod & Allen. Cloth, \$1.25.

As a bit of light reading to cheer and enliven a weary brain, "The Arncliffe Puzzle" can be recommended. The story begins with an encounter in a leafy covert beside a trout stream between a man, who has

done things in tropical Africa and elsewhere and a woman both young and beautiful, and it presently introduces the mysterious poisoning of the rich British peer who owns the covert and dominates the countryside. The girl is the peer's secretary and turns out also to be his residuary legatee. The author corrals an old lawyer, a horsey estate agent, an imposing British matron, a Scotland Yard man, a poaching gipsy and several other characters and then begins to unravel the mystery.

The Last Spike and Other Railroad Stories. By Cy Warman. New York: Charles Scribner's Sons. Cloth, \$1.25.

Of the little coterie of writers of railroad stories in America, none takes a more dramatic view of his subject than Cy Warman. To him the railroad is not merely a commonplace mechanical device, but it is a huge living, breathing being, with feelings and passions, like to those of the men who live by it and on it. This romantic vein is even more marked in this last volume of stories than in any of his former work. The stories are thoroughly up-to-date, and in the earlier portion of the book we are given glimpses of the life of the engineers of the Grand Trunk Pacific as they are struggling across the northern prairies towards the Rockies.

The House of Mirth. By Edith Wharton. Toronto: McLeod & Allen. Cloth, \$1.25.

Mrs. Wharton has scored a distinct triumph with her latest novel, both in England and America. By it she has won to a foremost place among contemporary American writers. While the story of Lily Bart, the heroine of "The House of Mirth," may be painful and even repulsive to the reader, yet no one can read the book without conceding to Mrs.

Wharton a remarkable skill in laying bare the human heart. Lily Bart, who drops from the higher levels of society down and down to poverty and a miserable ending, is an object lesson of the remorselessness of modern fast society that will not soon be forgotten.

Saints in Society. By Mrs. Baillie Saunders. Toronto: The Copp, Clark Co., Limited. Cloth, \$1.50.

The theme of this story, which by the way was the winner of a £100 prize in a first-novel competition in England, is a somewhat unusual one. It depicts the sudden rise to power and position of a man and woman from the lower classes, without the usual passage through a middle grade. The man is injured in character by his success, while the woman, who necessarily suffers by her husband's deficiencies, is in herself strengthened by sorrow, and comes out of the fire purified and refined. The character delineation of the two and of the lesser characters of the story has been admirably done.

Double Trouble. By Herbert Quick. Indianapolis: The Bobbs-Merrill Company. Toronto: McLeod & Allen. Cloth, \$1.25.

Herbert Quick has created quite a distinctive comedy novel, based on the old idea of a dual personality. Florian Amidon, a quiet, reserved business man, starting off on a holiday trip to some fishing reserve, suddenly awakes to find himself translated into another man and well on the way to New York. It happens that the other man had the reputation of being a loud, sporty individual, and the lover of any pretty woman who chances in his path. This occultation of the hero into the body of such a man gives opportunity for the working out of many a dramatic situation.

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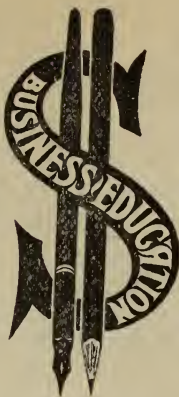
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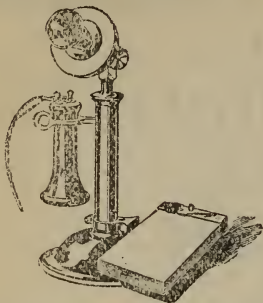
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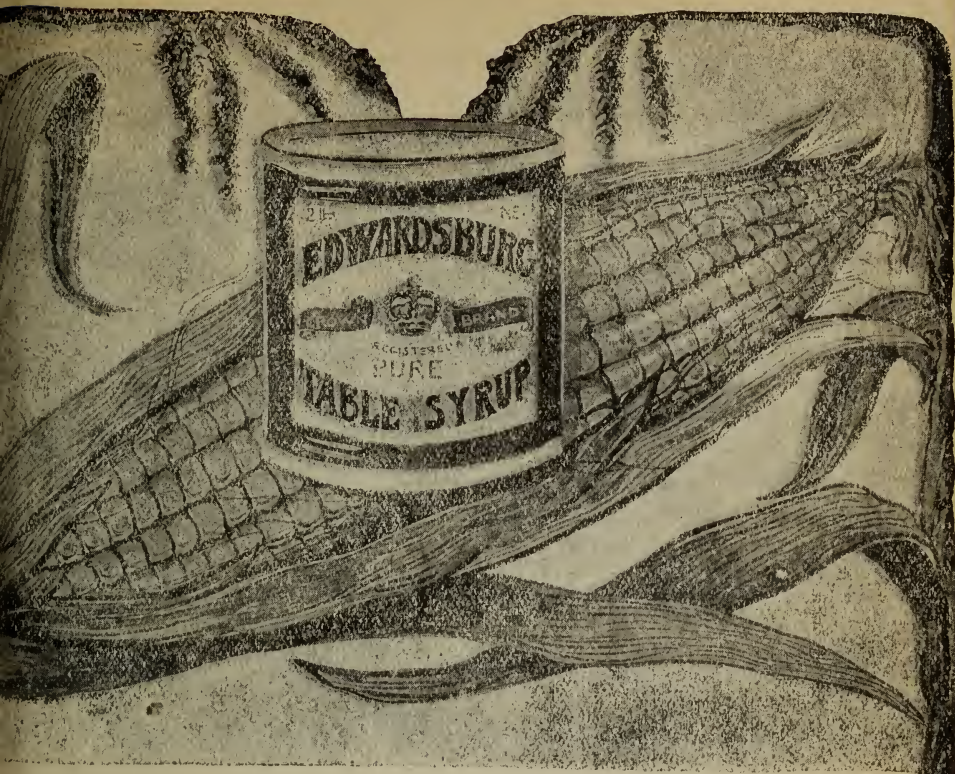
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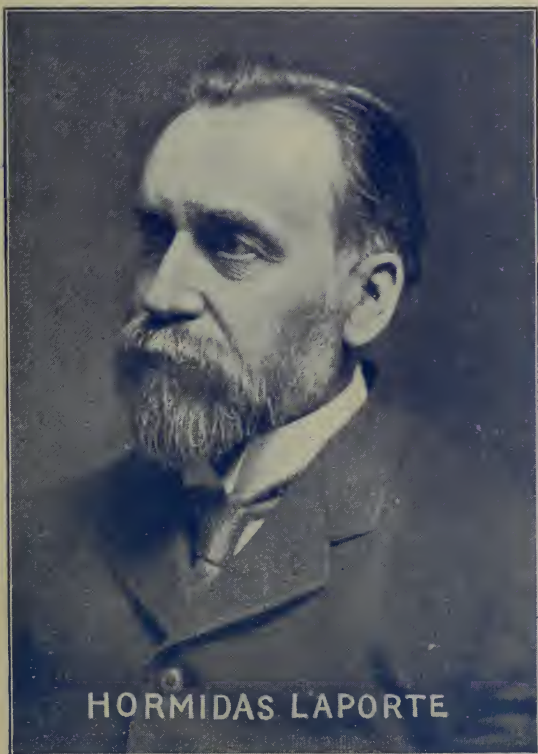
THE BUSY MAN'S MAGAZINE

THE CREAM OF THE WORLD'S MAGAZINES
REPRODUCED FOR BUSY PEOPLE.

Vol. XI. No. 6

APRIL, 1906

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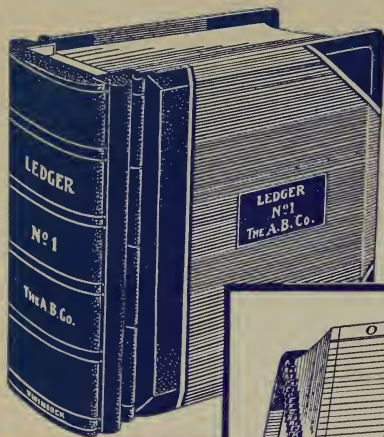
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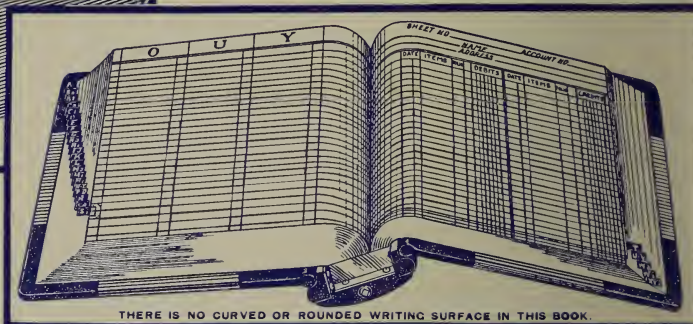
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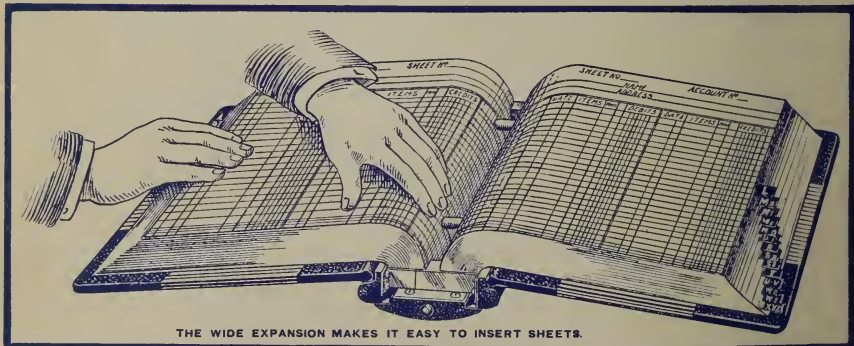
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Articles from the Current Magazines of the World.

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Inside With the Publishers

Our readers will doubtless note the increase in our advertising patronage this month. The Busy Man's Magazine is not only "taking on" with the reading public, it is also attracting the attention of advertisers. This is as it should be, for our magazine offers a splendid field to the man who desires to advertise his wares. We appreciate the service our advertisers are rendering us by their support and we bespeak for them consideration from our many readers.

It is gratifying to note the interest that is being manifested by the publishers of other magazines in The Busy Man's Magazine. In a letter from the circulation manager of one of the most noted American monthly periodicals, he wrote in most kindly terms of the March number of The Busy Man's Magazine, referring particularly to the excellence of the character sketch of Mr. Frederic Nicholls, by Augustus Bridle.

* * *

Busy men all over the world are noting the advent of the Busy Man's Magazine and inquiries and subscriptions are coming in from all directions. In our mail recently we came across a letter from one of the officers connected with the Isthmian Canal, written from Ancon, C.Z., with the result that this gentleman is now a reader of The Busy Man's Magazine. The initials C.Z., are new to many of our readers. In fact, they represent a new territory; they stand for Canal Zone.

The value of the department devoted to listing the contents of the magazines of the month is undoubted. To the reader, it is a great boon. We believe there is only one periodical in the world which supplies a list in any way as complete as ours, and, as the periodical in question is published in London, it is of little service to Canadians in this connection.

But not only do readers welcome this department, but the publishers of magazines realize its worth. Only the other day the publisher of an American magazine wrote us inquiring why we did not refer to his publication in our March issue. The answer was that we had failed to receive a copy of his magazine, it having evidently gone astray in the mails. But this is proof positive that magazine publishers recognize the value of a notice in The Busy Man's Magazine.

* * *

In this issue we have somewhat enlarged the scope of the department of magazine contents. Heretofore we have simply referred to articles that would be of interest or value to business men and students of affairs. But this month we have gone a step further and are giving the titles of all the articles in the magazines, whether they treat of science, art, literature or commerce. This means a considerable enlargement of the department, but we feel that the increased space is well utilized.

My Symphony

By William Henry Channing

TO live content with small means & to seek elegance rather than luxury, and refinement rather than fashion & to be worthy, not respectable and wealthy, not rich & to study hard, think quietly, talk gently, act frankly & to listen to stars and birds, to babes and sages, with open heart & to bear all cheerfully, do all bravely, await occasions, hurry never & in a word to let the spiritual, unbidden and unconscious grow up through the common & this is to be my symphony. & & & & &

THE BUSY MAN'S MAGAZINE

Vol. XI.

APRIL, 1906.

No. 6

Hormidas Laporte—Municipal Reformer

BY J. G. LORRIMAN.

From nail-maker to Mayor of Canada's greatest city, seems a steep climb, even in this country of strange reversals. And yet, traced through such intermediate stages as grocery clerk, retail grocer and wholesaler, it represents the story of Hormidas Laporte.

THE lives of men who have risen from the masses to occupy positions of honor are often pointed out as encouragement to young men of the present day. But they are so often examples of what a combination of luck, bluff and graft can do, that conscientious young men derive little inspiration from them. Such, however, is not the case with the subject of our present sketch. A hard and almost unceasing worker, a man of great ambition and high ideals, Hormidas Laporte so won the confidence of his fellow citizens by his honesty and courage, that he became their natural leader in the campaign against municipal corruption. It is as the municipal reformer of Montreal he is known from end to end of Canada.

The little French-Canadian village of Sault-au-Recollet was the birth-place of Laporte, on the seventh of November, 1850. His early education was limited to a short course in the parish school of that place, as his parents did not possess the means to give him better advantages. If

Laporte had not possessed pluck beyond the ordinary measure he would no doubt have remained in that station of life, but at the age of fourteen he made his first independent move, when he came to Montreal and engaged as nailmaker with a manufacturing firm.

Although his work was particularly burdensome, nothing could break the spirit of young Laporte. He entered a night school and enthusiastically began the study of commercial subjects. His natural talents were sharpened by this training, and inside of four years he found himself capable of accepting a clerkship in a wholesale grocery.

Some men look upon such a position as the summum bonum. Once perched upon the dizzy stool of a ledger-keeper or accountant, they settle down to a life of contentment. The future to them is a long vista of figures in column and trial balances that refuse to balance. Still more—the vast majority, perhaps—accept a clerkship with visions of roll-top desks, but, lacking some element of aggressiveness, they, before long,

subside into the same rut as their fellows.

Laporte belonged to the other class—the clever, the ambitious, the aggressive. He was not satisfied to receive his monthly pay in a yellow envelope, even though it did get fatter from year to year. The sight of “the boss” behind the glass partition had no terrors for Laporte, who feared not to “walk the carpet.” Rather, it inspired him with the desire to become a “boss” himself. He applied himself even more closely to his work, carefully nursed his savings, and in 1870 hung out his sign on the corner of St. Martin and St. James streets, as the full-fledged proprietor of a grocery store. True, it was small, but the man behind the counter was not. He soon made customers, and his business policy was so thoroughly popular that his trade grew to large proportions.

Likewise, Laporte grew as well. If the majority of men would have been satisfied with a good retail business, he differed from them. He saw its limitations, and he could brook no hedges about him. So he jumped the hedges, and assailed greater possibilities, entering upon the wholesale grocery business in 1881. As time went on, and his business increased, he took in various partners until, finally, in 1894, the partnership was converted to a joint stock company, having as its president Hormidas Laporte. There is to-day no better-known wholesale grocery house in Eastern Canada than that of Laporte, Martin & Cie.

Such, in brief, is the story of Mr. Laporte's business career, but the public is far more interested in his successful fight against municipal impurity. That Montreal to-day enjoys a comparatively clean and honest civic government; that the giant

trusts are no longer plundering the people of that city with impunity; that streets are better paved, and parks more numerous and more attractive, is due, more than anything else, to the persistent struggle of Mr. Laporte and the party of which he was the leader.

To understand the difficulties under which Laporte labored, and to appreciate the sweeping reforms effected during his term in the council, it will be profitable to review briefly the conditions existing previous to that time.

The period in Montreal's history when graft and corruption reigned supreme may be placed as between 1882 and 1899. During this time the city's debt increased by \$16,000,000. A carnival of the most reckless extravagance prevailed. The civic treasury was the happy hunting ground of the asphalt and paving contractor. Thousands and hundreds of thousands of dollars were expended in widening back streets, by a system which permitted the expropriation fiend to busily plunder the public chest. And yet, in spite of the tremendous disbursements, the city's streets were becoming worse and worse, with the inevitable result that claims for damages of all kinds were constantly being filed against the city. Judgments aggregating more than six hundred thousand dollars were thus charged to its rapidly growing debt. And even these damage suits were seized upon as an opportunity of distributing patronage, so that the law costs and witnesses' fees constituted a formidable item in the grand total of extravagance. The columns of the daily papers were ever exposing scandals innumerable.

Under this regime of corruption and bossism the city was brought to the verge of bankruptcy. Indeed, on

one occasion the humiliating spectacle was seen of a bailiff seizing the furniture of the council chamber for debt. This incident, though partially in jest, yet serves to illustrate the hopeless state into which the city's finances had fallen. Many pages could be covered with instances of misgovernment, but a few will suffice to indicate them. The gas company secured a ten years' franchise to supply gas in the city, at \$1.20 per thousand feet, when it should have been but 60c., or, at most, 75c. The city council, despite numerous protests, and without calling for tenders, passed the reports of the light and finance committees, giving the electric company a ten years' extension of its contract for street lighting, at a rate of \$119 per arc light per annum, when it was known that an offer of \$100 existed. The difference meant voting away a round million of the peoples' money. Contracts for paving were frequently let in a similar manner, and an attempt was made to have the city pay the whole cost of the St. Lambert Hill expropriation, which was finally accomplished with half the cost payable by the proprietors.

In the midst of these transactions Mr. Laporte, in 1896, was nominated for the Centre Ward, to oppose Ald. Rainville, who was one of the mainstays of the old regime. The contest was very sharp, but Mr. Laporte was defeated by about forty votes, his supporters claiming that this was due to the stuffing of voters' lists with the names of French colonists who had no right to vote.

In 1897 the alderman who held the second seat in Centre Ward resigned on account of absence from the city, and Mr. Laporte was elected by acclamation to fill his place. Under these circumstances he took his seat

in the council, with the avowed intention of opposing illegitimate expenditure of public money and he was not long in showing his color. One of his first steps was to support a motion abolishing the patronage system in purchasing supplies for civic departments, and substituting a single buyer. Later on he strongly opposed a motion to abolish the requirement that aldermanic candidates should be able to read and write.

He thus became identified with the movement for reform which was then setting in more strongly. In 1898 he was re-elected in the Centre Ward for two years, and found himself associated in council with a little knot of aldermen who were the genesis of the reform party. There were Aldermen Ames, Martineau, Lariviere and Gagnon, but Laporte's natural qualities of leadership soon made him the recognized head of the movement.

The connection thus formed between these aldermen was the turning point in Laporte's political career. Comprising some of the ablest men in council, the little reform party, although outnumbered, made a brave struggle against the methods then in vogue, and gained a large share of public sympathy. From that time on the five worked together, in election campaigns as well as in sittings of the council, and the impetus given to Laporte's cause by the magnificent organizing ability of Ald. Ames was no doubt the factor that made sure his succession to the mayoralty.

One incident must be mentioned, in passing, to show how effective the efforts of Laporte's reform party became. One of his followers, Ald. Gagnon, was elected a member of the water works committee and, as such,

discovered many irregularities in the administration of that department. The superintendent seemed to be pulling wool over the eyes of the committee, and Laporte demanded an investigation. The disclosures made were sufficient to cause the resignation of the official.

Similar good work was done in other departments, and the hands of the reform party were greatly strengthened for the election of 1900. Laporte was now universally considered the leader of good citizenship and reform. He and his followers made a vigorous stand in this campaign, and when council first met he found himself at the head of eight men instead of five. Still better work was done during the term of that council. In fact, although the municipal reform party was still in the minority a distinct improvement was noticed in every department except that of roads.

But the triumph of Laporte and the reform party came in 1902. Nearly all his old followers were returned and he now found himself for the first time at the head of a majority. It was a reform council, and therefore a Laporte council. He was the animating spirit, and his the quiet personality which swayed all administration for the next two years. He accepted the presidency of the committee of finance, and in this position was one of the most successful aldermen who ever sat in the council of Montreal. Under his management some of the most important suits in years were settled in the city's favor. Trusts and monopolies were humbled, and the finances were so ably managed that Mr. Laporte was able to say at the conclusion of his term:

"When the movement for reform began the revenues were and had

been so badly managed that there was no money left for street improvements, and the city was very much down at the heel. Last year we were able to spend \$977,323—almost a round million—on road works."

On the approach of the 1904 elections the reform party naturally turned to Mr. Laporte as its candidate for mayor. He was opposed by two candidates, one of whom was supported by the large corporations and the liquor interests. But Laporte was so popular that no private or corporation interests could defeat him, and he went in by the largest majority ever given in Montreal. Both his opponents lost their deposits. It was a case of "Eclipse first, the rest nowhere," and the whole city—French and English, Roman Catholic and Protestant—rejoiced at his success.

As mayor he fulfilled the promises of his apprenticeship. No more methodical man has ever presided over the destinies of Montreal. He was invariably punctual at meetings, and the manner in which he attended to the immense correspondence entailed by his position won the admiration of all. To all civic employes he was courtesy personified. No words but those of praise are heard of him at city hall. And, as ever, he was a hard worker. He would not let slide any of his duties, and as a result of the long-continued strain his health broke down in November of last year. He was compelled to give up heavy work and spend a vacation in Florida, whence he has just returned within the past couple of weeks, much improved but not yet fully restored.

To a stranger, ex-Mayor Laporte lends an impression of a somewhat cold and unresponsive nature. But

his friends know that this is but a mask by which he protects himself from impostors.

Of infinitely mild disposition he possesses in a marked degree all the tact common to born leaders of men. And he has ever been remarkable for his diplomacy in dealing with opponents. These he does not try to crush with invective, but rather to win over by persuasion.

Mr. Laporte has been a municipal reformer indeed, but he must not be confounded with the fire-eating revolutionists who have corrected abuses in other large cities. His victories have all been won quietly, systematically, inevitably, impairing no friendships. If any proof of this were needed it would be furnished by the fact that the Montreal Council, Board of Trade, Chambre de Commerce, and other commercial and social organizations in which he is interested, are at present combining in a testimonial, which will be tendered him shortly.

In public speaking, Mr. Laporte has never shone. His addresses are nearly always read, and in speaking to his constituents he has generally preferred to use his native tongue. On the occasion of his nomination for mayor, although his opponent addressed the meeting in both French and English, Mr. Laporte was content to present his claims in French alone. His temperament is naturally a retiring one, yet he was practically forced to the front of the reform party by reason of his fine grasp of finance and his innate qualities of leadership. The newspaper man and professional interviewer alike have found him all but hopeless for he cannot be prevailed upon to talk about his own achievements. His dislike for social functions is as well known as is the pleasure he

finds in his own home life. He is a man of the people, made great by the people, almost against his own wishes.

And yet there is a strange contradiction in his character. Modest he undoubtedly is, but in the face of opposition or personal attacks he becomes at once watchful and aggressive. A good instance of his sensitiveness to attack occurred when he was president of the finance committee. It was during the time of the great coal strike, after Mr. Laporte had been successful in organizing a civic coal supply to relieve want on the part of the poorer citizens. The management of this fund was criticised in some quarters and Mr. Laporte bitterly resented the imputations. In fact he even threatened to resign his presidency, whereupon the criticisms were at once retracted.

In appearance Mr. Laporte is rather above medium height and gives the impression of one who has taken undue advantage of a good physique by over-work. The ill-health from which he has suffered of late months has left him without the springy step that formerly characterized him, but his strong mentality remains. His full beard throws into great prominence the penetrating eyes which, with his ample forehead, give evidence of an intellect keen and receptive.

Immediately on seeing him one expects him to go right to the point—and so he does. He wastes no words and will tolerate no hedging. This is largely the secret of the attention he is able to give to his wide activities, for besides the offices already mentioned Mr. Laporte has been closely identified with the social, benevolent and financial institutions of his native province. He has

at various times occupied, among others, the positions of president of the Canadian Chamber of Commerce, president of Alliance Nationale, president of Union St. Vincent, and harbor commissioner. He is still president of the Dominion Grocers' Guild, president of St. Jean Baptiste Society, director of the Provincial Bank of Canada, of Le Credit

Foncier Franco-Canadien, of the National Life Assurance Company, and of "La Sauvegarde" Assurance Company.

The career of ex-Mayor Laporte should teach young men of the present day that distinguished positions await men of great ambition, of tireless energy and of unimpeachable honesty.

A Strategic Movement

BY CLO. GRAVES IN WINDSOR MAGAZINE.

It was quite a remarkable scene upon which the returned mariner, William Jupp, entered at the paternal home in Kentish town. To the reader it is very amusing, but probably the victims of the strategic movement did not feel very funny about it.

WHEN Mr. William Jupp, mariner, late of the tramping clay-steamer Lucy of Looe, from Stockholm to London Docks with a return-cargo of fresh meat and middle-aged eggs, had drawn his pay as A.B.—a title hotly contested by the captain and mate of the Lucy of Looe—a desire to inhale once more the health-giving breezes of his native Kentish town and renew old ties, somewhat rudely broken a few brief years previously, led the returned prodigal to board a 'bus bound for the northwest.

To nostrils fresh from the ocean breezes, the perfume of haddocks in the Queen's Crescent could give no sensation that was new, and after traversing a grove of these saline articles of diet, tastefully interspersed with cheap haberdashery and old ironware, Mr. Jupp steered down a narrow turning, pausing at the corner public-house to inquire the time, and finally brought-to at the middle house of a squeezey row of five. Unmistakable signs of festivity distinguished the dwelling: the muslin cur-

tains were stiff with recent starch, and the doorsteps were dazzlingly clean. A potman from the public-house at the corner was in the act of delivering such a number of frothing quart pots at the area door that Mr. Jupp's first solo on the front-door knocker, which wore a white calico favor of huge proportions, was rendered faint by emotion. Upon a repetition of the knock, his sister Lizzie, a fresh-colored young woman of twenty-three, in a state of excitement and ribbons which even Mr. Jupp hesitated to attribute to joy at his return, opened to the wanderer.

"What ho, Liz!" said Mr. Jupp with easy playfulness.

"My gracious!" remarked the fresh-colored young woman, without perceptible rapture, "it's Bill!"

"The same as ever," said Mr. Jupp, by a brotherly salute convincing the young woman that his fraternal feelings and the bristles on his chin were as strong as ever. She squealed, and at the shrill sound the upper half of the body of another young woman—in a similar condition

as to ribbons and excitement—appeared above the landing of the kitchen stairs.

"We don't want no coal to-day," cried the second young woman. "Get off my clean doorstep, will you? Here, Rover! Ro——"

"It ain't the coalman," said Lizzie, as a chain rattled in the back yard and a hoarse bark responded to the second young woman's call. "It's Bill come home from sea!"

"Don't make as though you didn't know as what I was a-coming, both of you," said Mr. Jupp in an injured tone, "when you've 'ad a letter to say."

The young women exchanged a glance and shook their heads. "That's another of yours, Bill," said the first young woman. "We haven't 'ad no letter."

"Nor you didn't write us none, neither," said the second young woman. "If anything came, it was a post card!"

"It were a post card," said the injured Mr. Jupp, "with a pictur' of the King o' Sweden on it."

"And no stamp," said the second young woman. "The postman wanted me to pay tuppence for it, so I wouldn't take it in. It was just like you, he said."

"The pictur' of the King of Sweden?" inquired the flattered Mr. Jupp.

"No; the meanness of posting it without a stamp," said the second sister.

"I'll remember that postman when I see 'im," said the injured Mr. Jupp. "Meantime, are you two gals a-going to let me come aboard—in, I mean—or ain't you?"

"I suppose we must," said Bessie, the second young woman, who was the elder of the Misses Jupp. "Troubles never come singly," she added.

"It never rains but it pours!" remarked Lizzie, as she economically opened the hall door just wide enough to admit the form of the returned wanderer, and warmly urged him to wipe his boots once more upon the mat which adorned the sacred threshold of home. "No, don't you go in there!" she added hastily, as Mr. Jupp extended his hand towards the knob of the front parlor door. "That's where it's all laid out an' waiting!"

"Not a corpse!" said Mr. Jupp, hastily withdrawing his hand.

Both the girls giggled, and Mr. Jupp, who had a rooted aversion to corpses, felt relieved.

"I noo if it was, it couldn't be neither o' you," he explained, as he followed his sisters to the basement kitchen, "eos the best ones of a family are them what always gets took fust. Elfred, or Joe, I expected it 'ad 'ave bin, or father. 'Ow is the old man, since we're talkin'?"

"You may well ask how father is?" said Bessie, tossing her head. "You wouldn't need to ask if you knew where he is."

"Why, where is 'e?" inquired Mr. Jupp's puzzled son.

"He's at church!" replied Lizzie. She exchanged a knowing wink with her sister, and together the young women enjoyed the pictorial changes of expression which rapidly succeeded one another on the mobile countenance of their elder brother.

"At church!" gasped Mr. Jupp at length. "Father! Why, what's come over 'im?"

"You may well ask," said Bessie. "Do you call to mind the little sweet-an'-tobacco shop in Railway Lane, kep' by a widow what never really was one—a Mrs. Clark, with a red nose an' a lot o' little ringlets of

'oburn 'air ? You do ? Well, that's what's come over father !"

"Sweet-an'-tobacco shop in Railway Lane ! 'Ow could that come over—?" Mr. Jupp was beginning, when an inner light dawned upon him, and he heavily smote his knee.

"You mean the widder !" he cried. "Well, I'm blowed ! An' so father's up to a bit of a lark at 'is age ! Well done, 'im !"

"If you call gettin' married to a red-nosed old cat a bit of a lark," said Bessie, "that's what he is up to this minute. Joe an' Elfred 'ave gone to be bridesmaids," she added, as Mr. Jupp gave vent to a piercing whistle of astonishment, "'as me and Liz couldn't be spared from 'ome."

"You could 'ave got a gal in," suggested Mr. Jupp, whose protracted abstinence from malt liquor—his last pint having been absorbed at the corner public-house previously mentioned—rendered his brain preternaturally clear.

"I reckon we could, silly," retorted Lizzie ; "an' left her to look after the weddin' breakfast an' take in the beer."

"I could 'a' done that for you," hazarded Mr. Jupp.

"I lay you could," said Bessie, with an unsisterly emphasis that brought a flush to the brow of the returned prodigal ; "and watch the furniture, too."

"Watch the furniture !" echoed Mr. Jupp. "For fear of bailiffs, d'yer mean ?"

"For fear of stepmothers, which is worse," said Lizzie Jupp, her ribbons bristling with defiance of the lady who was at that moment receiving the vows of the elder Mr. Jupp. "You've no idea what a under'anded,

artful thing she is, for all 'er mealy-mouthed talk."

"But we've got the better of 'er, mealy-mouth an' all," said Bessie, "or we shall when her and father 'ave started on the wedding journey to their new 'ome. There's all 'is clothes, packed in that corded box in the passage, ready to go away."

"'Ome !" echoed Mr. Jupp. Why, ain't this their 'ome ?"

"Not while me an' Liz an' Elfred an' Joe are inside of it, whatever you may be pore-sperrited enough to think," said Bessie.

"Why, ain't it—ain't it big enough ?" hazarded Mr. Jupp, his eye questing furtively in search of the beer-cans.

"No !" said Bessie plumply.

"It used to be, when mother was alive," said Mr. Jupp, whose tongue clave to the roof of his mouth with thirst.

"But it isn't now," said Lizzie. "The fust thing me and Bess done, when father broke the news of 'is engagement, was to move 'is bed 'ar chest of drawers an' washstand an' things up into the little attic in the roof, an' take his large first-floor front bedroom for ourselves. Then we divided the other two bedrooms between Elfred and Joe, an' dared 'em to move out. Father tried 'ard to come over 'em to change with 'im, and once or twice he managed it ; but we always changed his things back to the attic whenever he moved 'em out, an' at last he got resigned an' took a little furnished house at 'Ighgate Clayfields for himself an' his bride."

"But what about the rent o' this one ?" asked Mr. Jupp with bluntness.

"There's only two quarters more to pay to the Building Society," said Bessie, "and then the house is ours."

"Father's, you mean," Mr. Jupp was going to say, but the look in Bessie's eye silenced the words upon his tongue, and he turned the conversation, dwelling upon the dryness of the weather and the thirst-provoking properties of the air of Kentish Town. The arid lack of sympathy with which his hints were ignored was fast converting him from a man and a brother into a mere man, when the legs of a cab-horse were seen to pass the window of the basement kitchen, from which all light was immediately afterwards blocked out by the body of a four-wheeled cab. A moment later Mr. Jupp's latch-key was heard in the door, which his daughters had thoughtfully bolted.

"I thought it might be you," said Lizzie, as, after a protracted interval, during which Mr. Jupp senior had been heard to swear, she admitted the happy couple, followed by the bridesmaids, Joe and Alfred; a sandy-haired, middle-aged niece of the bride, attired in the blue serge and poke-bonnet of the Salvation Army; a stout lady in a velvet mantle and feathers, who had taken over the lease, fixtures, stock, and goodwill of the little sweet-and-tobacco shop in the Railway Lane, and who had brought her little girl; and three of Mr. Jupp's male cronies and club associates, who had come to give their friend countenance and support.

"If you thought it was me—us, I mean," said Mr. Jupp, with a fatherly scowl, "'ow is it you didn't open the door?" He led his blushing bride past his daughters, threw open the door of the front room where the wedding-breakfast was spread, and smoothed his corrugated brow as he viewed his well-spread board. "Eliza, you set at the 'ead,

side o' me," he continued. "Missis Jecks, you an' Lotty come 'ere on my left. Clarkson, look after the bottom of the table; there's a cold loin o' pork out o' your own shop what we'll look to you to carve. Widgett, you git on the left 'and o' Clarkson, an' Blaberry, you set on 'is knife side. Joe an' Elfred, stow yourselves where you can. Now, then, gals, where's the beer?"

But neither Mr. Clarkson, who was gallant, as are all butchers, nor Mr. Blaberry, who was a builder, nor Mr. Widgett, who kept an oil and hardware store, would be seated before the Misses Jupp, who natural charms, heightened by ribbons and indignation, had created an instantaneous impression.

"We're coming directly," said Bessie, with a fascinating smile, bestowed impartially upon all three men, "'an' so's the beer. No wonder pore father wants a drop, after all he has gone through this morning."

"Gone through?" echoed the stout lady, who, having acquired the sweet-and-tobacco shop upon low terms, was temporarily an enthusiastic partisan of the new Mrs. Jupp. "Gone through?"

"You're a bit deaf, ain't you?" said Bessie, bridling. "So's father, in one ear, and both when sensible people try to offer 'im advice. I've half wished I was, more than once o' late, when I've 'appened to over'ear remarks as 'ave bin made. What was it, Liz, the cabman said when you took 'im out 'is fare?"

"'No fool like an old fool,' I think it was," said Lizzie, serving out the beer and accidentally passing over the bride, an instance of neglect which the incensed bridegroom remedied by wresting the jug from his rebellious offspring and helping his wife himself. "But 'e 'ad a

shilling in 'is mouth, and it didn't come out clear. Move up a bit more, Joe; another plate 'as got to get in at this corner. Ain't it pleasant," she continued brightly—"we shall be just thirteen at table—with Bill?"

Mr. Jupp senior's loaded fork had been arrested on its way to his mouth at the sound of the prodigal's name. As the door creaked modestly open, his jaw visibly dropped, but he shook hands with the thirteenth guest with some show of cordiality, and introduced his eldest stepson to the new Mrs. Jupp by the simple process of jerking his chin at the gentleman and immediately nudging the lady in the side. Rendered venomous by the attacks of the sisters, the late incumbent of the sweetstuff-and-tobacco shop saw in the awkward form and embarrassed countenance of the returned wanderer a suitable sacrifice, and immediately proceeded to offer him up, by asking how long he had been away.

"Five years!" said Mr. William Jupp with brevity.

"Dear, dear!" ejaculated the new Mrs. Jupp, "and did they give you as much as that?"

"Did who give him what?" queried Mr. Jupp senior in some surprise.

"The judge and jury I mean, but I was afraid it 'ud wound 'is feelings to mention 'em," explained the new Mrs. Jupp delicately.

"What maggot 'ave you got into your 'ead now," demanded the bridegroom, "'bout judges and juries? Bill 'as bin away to sea."

"I'm shore I beg pardon," apologized the new Mrs. Jupp, as her eldest stepson commanded his swollen feelings and addressed himself to cold pork and beer. "I must 'ave bin thinking of your pore wife's brother Ben what broke the jeweler's

winder with a brick an' stole a tray-ful o' wedding-rings."

"I wonder at 'im, if 'e did," said Mr. William Jupp, glaring pointedly at his new parent over a chop bone, at this untimely reference to the undeniable blot on the family scutcheon. "One weddin' ring's enough for most men."

"An' too much for some!" said his younger brother Joe, stimulated to the sally by the shrill giggles of his sisters.

"Are you a-going to set by and hear me insulted at your—at my own table, an' on such a day as this?" demanded the bride shrilly of the elder Mr. Japp.

"Joe," said that gentleman in a voice rendered thick by emotion and mashed potato. "You an' me'll 'ave a word in the back yard by an' by. You ain't too old an' too big to whop—whatever others may be.

"Come, come!" said Clarkson, who loved peace, "'Birds in their little—you know! Who'll 'ave a bit more pork?" and he smiled genially as he contemplated the fast-vanishing joint, which he had supplied.

"Not for me!" said the second Mrs. Jupp, in a faint, ladylike voice, as she pushed away her empty plate. "I don't wish to put anybody off of it—but it tastes a bit measly, to my mind."

"Measly!" gasped the outraged butcher, crimson from his throttling collar to the tips of his large ears. "Me sell measly meat! Look here —"

"Doa't pay no attention, Mr. Clarkson," said Lizzie in a loud, bright, cheerful whisper. "Don't you know them as ain't used to 'ave no fresh meat are always the 'ardest to please? Bloaters all the week round, an' 'block ornaments' on Sundays—that's about 'er mark!"

"If you're a man, Jupp," panted the incensed bride, "you'll show it now, by standing up for your wife!"

"What's the matter now?" growled Mr. Jupp senior, looking up from a plateful of apple pie, as his spouse sank back in her chair, making noises in her throat suggestive of clucking poultry and clocks running down. "What 'as anybody bin an' said now? You're too feeling, Eliza, that's what you are."

"There, there!" said the stout lady soothingly, as the poultry and the clocks continued: "there, there's a dear! Give 'er a drop of beer, Mr. Jupp, sir—the jug's your way. See, now," she continued, as Mr. Jupp's compliance promptly flooded the table-cloth, "he's 'elded you as 'e loves you—as the saying is!"

"There's nothing in the glass but froth," sobbed the bride, after an unavailing attempt to drink out of the tumbler.

"Give 'er the jug," suggested Alfred, who had not yet offered any contribution to the general conversation. Reading in his father's eye an appointment in the back-yard similar to Joe's, the youth choked, and the elderly young lady in Salvation Army uniform patted him obligingly upon the back.

"That's what comes of eatin' in a 'urry," said the stout lady rebukingly.

"Don't blame the pore boy," said his new mother in a sudden access of affection. "You'd bolt if you was kep' as short o' food as Elfred is. Ribbons an' fal-lals has to be paid for at the draper's, if two young women as ought to know better want to be took for worse than what they are." This homethrust delivered at the Misses Jupp rendered Bessie, for the moment, incapable of speech. Lizzie was about to plunge into the

arena, when the passage of an enormous furniture van down the narrow thoroughfare without shook the small house so violently that she was obliged to cling to her next neighbors for support. These being Mr. Clarkson and Mr. Widgett, who, manifested gratification at being clung to, the indignation of Mrs. Jupp was raised to boiling-point.

"Well, I'm sure!" she said, with a scandalized glare at the offenders. "Nice goings on!"

"Nice goings off, you mean," said the humorous Mr. Widgett, pointing with his unoccupied arm to the word "Removals," which was painted in child-high yellow letters on the passing vehicle.

"Somebody's doin' a quittin' to-day, ain't 'em?" observed the stout lady.

"Prob'ly them Gadgers at Number Five," said Mr. Jupp hastily. "Told me yesterday 'e thought o' movin', Gadger did."

"The van's stoppin' 'ere!" squealed the little girl who had accompanied the stout lady, as the house left off trembling and the grinding wheels stopped.

"It's a mistake," said Mr. Jupp, hastily bolting the last mouthful of pie. "I'll go an' tell 'em—" He rose, but not as quickly as his daughters.

"Don't you trouble, father," said Lizzie, with unmistakable meaning, as she turned the key in the door, withdrew it, and placed it in her pocket.

"You sit down and finish your beer, father," said Bessie warningly. "You'll have to start in a few minutes now, if you want to get into your new place by tea-time."

"Out away by 'Ighgate Clayfields, ain't it?" queried Mr. Blabery.

Some secret emotion impeded the

speech of Mr. Jupp and flushed his countenance, as he replied that the localization of Mr. Blaberry was in every way correct, and opened a bottle of unsweetened gin.

"Such a dismal, lonesome, out o' the way kind o' place to settle in, I should 'ave thought," said the Salvation niece of Mrs. Jupp hesitatingly.

"Not for a noo married couple, my dear!" said the stout lady, taking a little cold water in a glass of gin.

"It's what I call a hideel situation—that's what I call it!" said Mr. Jupp, sipping at a tumbler he was mixing for his wife and openly winking over the edge of it. "Down near the bottom of a nooly opened street with a railway embankment blockin' up the end, an' a reclaimed bit o' waste ground at the back. No shops 'cept a chandler's, which is also a greengrocer's an' a butcher's an' a baker's an' grocer's in one. No drapers, no theayter, no singin'-'all, no cookin' club nor Young Women's Friendly, which is another name for sweetheartin' on the sly. Quarter of a mile to walk to catch your train, an' a 'bus every 'arf-our to the places you don't want to go to."

"Well, I hope you'll both be 'appy there!" said Bessie, laughing unrestrainedly. "How those vanmen are bumping the things about next door!"

"They've done now!" said Mr. Jupp, lighting a large, pale cigar in a red waistband, as the heavy doors of the van banged to, and the vehicle lumbered away. "They 'adn't much to take," he added incautiously. "'Ere! Where are you off to?" For Lizzie Jupp, with cheeks some degrees paler in hue, had risen and hurried to the door.

"I—I thought I'd 'ave a look at the kitchen fire!" she faltered, her

uneasiness increased by the discovery that the new Mrs. Jupp was smiling.

"Blow the kitchen fire!" said Mr. Jupp lightly. "Eliza, get your bonnet on. Joe, you run and fetch a cab."

"There's one waiting at the corner outside the 'Frothing Pot,' said Bessie affectionately. "Me and Liz saw to that!" She produced a large bag of paper confetti and a second-hand boot from a drawer in the sideboard, and, in a pelting blizzard of colored paper, Mr. Jupp, his box, and his newly wedded wife, hurried through the hall, down the doorsteps and into the cab, into which Alfred was hauled at the last moment by the author of his being. The door banged, the second-hand boot shattered the window, and the married couple had started on their honeymoon.

"Father feels shy, I suppose," said Lizzie, giggling as she settled her ribbons and exchanged a look of triumph with her sister, "or he wouldn't have took Elfred."

"He may keep him if he likes," said Bessie Jupp. "Always too much of a favorite, Elfred's bin, to please me. Now, Mr. Clarkson, will you have a cup of tea after all this excitement, or something better?"

The gallant Mr. Clarkson said he would have something better, and took it in the shape of a kiss, Messrs. Widdett and Blaberry following the example of the bold butcher, in claiming like tribute, the payment of which was ungrudgingly witnessed by Joe and Mr. William Jupp, while rousing shivering emotions of disgust and contempt in the bosoms of the stout lady, the Salvation niece, and the little girl, whose expression of outraged virtue was wonderful for so immature a performer.

These undesired guests had just reassumed their discarded headgear and taken an unregretted leave, and the suggestion of spending the rest of the evening at the theatre had just been mooted by the popular Clarkson and hailed with rapture by the two young ladies, when a thundering tattoo at the hall door caused the stout lady to start and scream, and the unfastening of the portal revealed the boy Alfred, hatless, crimson, splashed with mud, and gasping for breath.

"My gracious goodness!" cried the stout lady, "there's bin a accident!"

"Anything happened?" demanded Clarkson.

"What's up, Elf?" said his elder brother.

"Can't you speak?" urged his sister Lizzie. "You're frightening everybody."

"Gasping like a —" Bessie did not say like a "fish," because fish have done all their gasping before they come to be sold in Kentish Town; she substituted "like a bellows," which satisfied everybody. "Is anybody ill—or dead?" she ended.

The boy Alfred gasped once more and said "Father!"

"What?"

"No!"

"You don't mean—"

"I do," said Alfred loudly—"that is, leastways, 'e ain't quite," he continued glibly. "'E's 'ad a sudden stroke, an' they've carried 'im into Bickford, the chemist's, in the Kentish Town Road; an' 'e've sent me 'ome to say as what's 'appened is a judgment on 'im for marryin' agin' 'is dear daughters' wishes. An' he wants the one what always loved 'im best to come an' witness 'is will, 'cos 'e means to leave everythink to 'er. You're to 'urry there at once

without goin' upstairs to put on your 'ats, he says, in case he changes 'is mind."

"The one what always loved 'im best. That means me," said Bessie, as she snatched her errand-going hat from a peg in the hall. "I was always the one pore father liked best of all."

"Ah, but I was the one what made the most of 'im!" said Lizzie. She wrested the hat from her sister's grasp, and darted out of the house, down the steps, and round the corner in an instant.

"Cat!" ejaculated Bessie. Without an instant's delay, she forcibly deprived Alfred of his cap, and ran down the street after Lizzie. Messrs. Clarkson, Widgett, and Blaberry, left standing on the steps, exchanged dubious glances.

"I wonder which of 'em he thinks loves 'im best?" said Mr. Blaberry, who was naturally a reflective man.

"I wonder which o' them Jupp'll leave his bit o' money to?" said Mr. Clarkson. "I wish I was quite sure. As to their love for 'im, it seems to me there's more bone than meat about it—not that I wish to prejudice you against 'em."

"You couldn't if you tried," said Mr. Widgett ambiguously. He started at an amble, and Clarkson and Blaberry guessed that his destination was the chemist's in the Kentish Town Road. Mutually on their guard against the meanness that strives to grasp an advantage, they captured their hats and followed. The boy Alfred, grinning cheerfully, watched them depart.

Joe, who has a soft heart, snivelled.

Mr. William Jupp, who had hastened back into the banquetting chamber to fortify himself against approaching bereavement, helped himself to

the beer that was left, and then balanced the gin bottle, in which a small quantity yet remained, upside down upon his underlip.

"It's what 'appens to all on us," he remarked piously, his eyes still riveted piously upon the ceiling. "Slipped 'is cable by now, 'e 'as, I expect. Floorisy or pewmonia, or 'plexy or 'paralicks, or one o' them sicknesses what all seems to begin with the same letter. What did the chemist say it was, Elfred?"

"The chemist said," growled the familiar accents of Mr. Jupp senior, as his horrified son, with a yell, dropped the bottle and reeled backwards into the fortunately empty fireplace—"the chemist said it were the best joke 'e ever 'eard of in all 'is life, played on two o' the brazenest-faced 'ussies what ever laid their 'eads together to turn their own father out of 'is own 'ouse an' 'ome. Come in 'ere, Eliza; you're in your own place. Bolt the front door, Elf; I see them two a-running down the street." He threw up the parlor window and leaned with dramatic carelessness upon the sill, as the flushed faces of Bessie and Lizzie appeared above the level of the area railings. "Bin 'aving a bit of exercise?" their parent queried, with a sarcastic grin. "Nice warm day for a run if you don't overdo it. I see you 'ave, an' upset yourselves," he added kindly, as the outwitted sisters burst, with one accord, into

loud sobs. "Better git 'ome an' lay down an' 'ave a cup o' tea—leastways, the one that lays down," he added; "the one what don't'll 'ave to git the tea."

"Fa-father!" sobbed Bessie. "Oh, what a wicked trick you've bin an' played us!"

"Oh, father," wailed Lizzie—"making out as you was dyin' an' all!"

"You're drawin' public attention to the 'ouse," said Mr. Jupp severely. "Go 'ome an' torse up for that cup o' tea!"

"This is our 'ome!" sniffed Bessie.

"You know it is!" added Lizzie tearfully.

"Not a bit of it," said Mr. Jupp genially, his arm affectionately round the waist of the second Mrs. Jupp. "Your 'ome is now the little 'ouse at 'Ighgate Clayfields, in the noo street. You'll find all your clothes an' things there," he added; "I 'ad 'em took away while we was 'aving breakfast—lent the van-driver my spare latch-key, I did, an' two pair of old socks what 'im an' 'is mate put on over their boots, so as not to be over'eard. Now, git along 'ome. The rent's paid in advance for a 'arf-quarter. I make you a present o' that."

"Oh, father!" wailed the outcast Peris. "O-oh, father!"

"You go to Highgate!" said Mr. Jupp, and shut the window down.



The Policy Holders' Champion

TIMES MAGAZINE.

The man who is going to try to straighten out the life insurance tangle in New York, Stuyvesant Fish, is spoken of as very much the same stamp as Abraham Lincoln. Physically he is big, loosely knit, and full of energy. Mentally he is clear-sighted and direct. He seems eminently qualified to direct the efforts of policy-holders to safeguard their rights.

WHAT manner of man is this to whom the million policy holders of two great life insurance corporations are turning with the plea that he lead them into effective exercise of their new-found rights?

People who know him make the plain reply: "Stuyvesant Fish." The name appears its own sufficient answer to the Nation's question. It is deemed a name to conjure by; so it has been on a thousand tongues all Winter, and any explanation of the phenomenon has seemed out of place when the known events of the past five months told so forcibly their own story of the man and his doings.

Yet there is always a desire to look behind the curtain that portrays the record of things done and see the worker at his task. Sometimes there is an inspiration in this, when it has appeared that great men doing great things rightly are but following out with their clearer vision and more potent strength the processes laid down to govern the humbler undertakings of life. And if they succeed there is also the teaching that success in itself is not to be attributed to special advantages, which means the injury of one for the profit of another. Will Stuyvesant Fish succeed, if he undertakes, as all believe that he will, the cause of the life insurance policy holders? Curiously enough, it is for the million policy holders themselves to answer that question.

Let us see what qualities Stuyves-

ant Fish has displayed for leadership. In a recent address on "Economy" to the Louisville Board of Trade, he advocated a rigid restriction of numbers in the directorates of great financial institutions so as to localize the responsibility, and then concluded:

"In the household, in the State, in the corporations, it is we, who, as breadwinners, as taxpayers, and as stockholders, provide the where-withal, that suffer because we have set others to rule over us without holding them to a strict accountability for the discharge of their trust, which the common law and common sense alike demand. Indeed things have come to such a pass that it is now considered indecorous and ill-bred for us, the many, to even discuss, much less correct, the shortcomings of the elect few. Such was neither the theory nor the practice on which our forefathers ordered the economy of the Republic."

"And so," said Mr. Fish finally, "without going the length of those who, from motives of personal vanity or of personal gain, are so freely preaching and writing vain doctrine, let me ask you to join with all our intelligent and conservative fellow-countrymen in demanding sound, patient, and discriminating economy."

But it will be said that he who speaks thus of being among the "many" as apart from the "elect few" is the president of a great railroad system, a man born heir to millions and reckoned one of the score of richest financiers in New

York. Attention will be directed to The Crossways, the Fish estate at Newport, which has been one of the show places of that colony ever since it was built, to the "Venetian Palace," so-called, which affords shelter for the family at Seventy-eighth street and Madison avenue, and to the vast estate at Garrison, slightly referred to as "the farm."

Very well. And when one has examined all these evidences^e of the luxury that great wealth brings, he is invited to look in his mind's eye into a plain corner room on the thirteenth floor of 135 Broadway, just big enough for a good-sized desk, three chairs, and a wall cabinet for records and filing. The desk and chairs are of simple oak without ornamentation, and on the walls hang a few railroad maps and a picture of this engine or of that train which sometime in the history of the Illinois Central Railroad accomplished a feat big enough to entitle it to a write-up with cuts. Seated behind the desk, so he may swing around and look out on the broad expanse of the Hudson with its never-ending stream of commerce, is the man himself, a big, plain, unassuming American, who happened by accident to be born with the opportunities that great riches afford and who has improved them to the material benefit of himself, his stockholders, and his fellow-citizens. Why, therefore, is he not of the "many" who go to make up the aggregate strength of the country?

And to look for a minute at the record of his work as dates and facts display it. He was graduated at 20 from Columbia, in the class of 1871, and took a clerkship in the offices of the Illinois Central Railroad, with which his family had been identified from the time when Abraham Lin-

coln was its general attorney. This he left in a year or so for a position in the long-established banking house of Morton, Bliss & Co. Gov. Morton, then the leading man in the firm, found Stuyvesant Fish a valuable young man, sent him to the London office, and then brought him back here at 24 as managing clerk. At 25 he was a member of the Stock Exchange, and at 26 a director of the Illinois Central, and agent for the purchase committee of the New Orleans, Jackson & Great Northern Railroad. The next year he became secretary of the Chicago, St. Louis & New Orleans Railroad, and in 1883 was made second vice-president of the Illinois Central. The following year he was first vice-president, and in 1887, at the age of 36, he was president of the system with which his name has ever since been identified.

It is not the purpose here to try to trace the growth of the Illinois Central Railroad under the Fish regime. In most railroad properties the results of any given administration speak for themselves, and it may be safely assumed that the proposition applies to the Illinois Central as to others. But one phase of the policy that has controlled may be noted because it throws considerable light on the fundamental question here under discussion. Stuyvesant Fish early laid down the proposition that the Illinois Central was going to be administered in the interest of all the stockholders so long as he was at the head of it. He held as a corollary of this that so long as the stockholders were satisfied with the results of this policy they would probably keep him in office, and admitted just as freely that whenever the stockholders became dissatisfied they would have a per-

fect right to throw him out and put in another man.

Many stories are told in Wall Street offices of developments that have resulted from this policy. It is recalled, for instance, that a dozen years ago Norman B. Ream and another equally sizeable financier who had been directors of the Illinois Central for some time, developed the fact that they represented in the board certain blocks of stock—certain “interests,” as Wall Street knows that word. Mr. Fish informed them that all the Illinois Central directors that he would personally stand for must be in office as representatives of the whole body of stockholders and not of any limited coterie. There was a difference of opinion, and Mr. Fish, enjoying at that time, as usual, the approval of the stockholders, threw out Mr. Ream and his associates. It was done very pleasantly, but quite firmly, nevertheless.

Recent events bearing upon the control of the Illinois Central and the fight that has been started now in earnest by Mr. Harriman and his allies to get the property have been so thoroughly discussed in the news columns of the daily papers that they hardly need detailed consideration at this time. It is interesting, however, to note the talk of bankers that when the Harriman interests offered, before the battle was fairly started, to make terms with Mr. Fish on whatever basis he might decide to dispose of his personal stock holdings in the railroad, he replied that whatever his personal interests might be, the interests of the stock-

holders who put him in office were many times greater, and that so long as they chose to keep him there he would protect their interests and take whatever personal consequences might be involved.

The connection of Mr. Fish with recent developments in the Mutual Life Insurance Company is another matter that has been publicly discussed with enough detail to enable people to understand it pretty well. But it may be reckoned the same kind of “4-o’clock-in-the-morning courage” that made him go up against what as known as the most powerful financial interests in the world when they attempted to get control of \$500,000,000 of policy holders’ money, which prompted him to throw down the gage to Harriman, the resourceful, persistent fighter, whose “Not Yet,” as an announcement that another financial battle was on, has kept the Street agog and watching for developments for a sixmonth. And the need for courage did not lessen when it was considered how close were the ties between the men who were fighting for the life insurance money on the one side and those who wanted the Illinois Central, with its wealth of strategic and financial resources, on the other.

It is safe guess, therefore, that there has been a “mighty lot of sitting” done out in the back lot on the “farm” lately, for which the policy holders on the one hand and the stockholders on the other may have occasion to be sincerely thankful before certain pending financial questions have been adjusted. B.

Election Expenses in England

BY A PARLIAMENTARY CANDIDATE IN GRAND MAGAZINE.

When a man offers his services to a constituency as its Parliamentary representative, one would suppose that he would not have to pay any large sum for the privilege of representing that constituency. But this is not the case. The writer gives some startling particulars derived from his own candidature, showing how it was necessary to spend money right and left.

THE English are a curiously practical people, so practical that when they have become accustomed to something uncommonly like legalized fraud they stick to it as tenaciously as the sick man of the street to the medicine of the plausible quack. Why members of Parliament—with the remedy in their own hands—submit to periodical and systematic extortion; why candidates, with, in so many cases, limited means, and Governments placed in power to remedy unrighteousness, continue to ignore one of the greatest blots on a “free and independent” electoral system, I suppose those who like myself, have paid for experience, cannot understand.

The occasion is the general election. The constituency is the Levertown Division of Saxonshire, with its 8,000 odd voters. Each candidate may expend a given maximum in accordance with the provisions of the law.

How is the sum arrived at?

The amount which may be spent in a constituency in which the electors number more than 2,000 but less than 3,000 is £710. For an additional 1,000 voters another £60 is allowed, and so on thousand by thousand. The result is that in the Levertown Division £1,070 may be spent, and this is the maximum. Before the campaign commences, therefore, the candidates know precisely the limit of their expenditure, and they probably realize that they will have to spend it all, first because each man feels that he

must leave no stone unturned to obtain votes, so far as money legally spent will help him, next because, whatever his personal wishes, his agents are certain to spend up to the hilt and in many cases to exceed the maximum if he is not sufficiently wary to prevent them.

A candidate for Parliament before commencing his campaign should lay down in cold blood his directions as to expenditure, and require agents and sub-agents to religiously abide by them. He should, indeed, bind them to do so, and require them to tie with equally tight bonds those who are commissioned to do the work of billposting, printing, advertising and the like. There is one thing, however, which he cannot do—he cannot bind the returning officer, and here we come to the chief problem, the problem which must some day be solved, and the sooner the better.

In the Levertown Division the charges of the returning officer reached nearly £600, or slightly less than £300 per candidate. The reader of average intelligence will be excused if he exclaims “Impossible!” for what could such an extravagant figure be demanded? The charges, subject to the rules of the Ballot Act, are practically for:

1. The preparation of the election and nomination papers.
2. Traveling charges.
3. Providing ballot-boxes.
4. Polling stations—which have to be provided and fitted.

5. The presiding officers ; and

6. Notices apart from those of the election ; and we ought to add

7. The "advice" of the returning officer.

Not a very pretentious list. Nos. 1, 2 and 6 are bagatelles. Nor is the provision of ballot-boxes a serious affair, although many among us might be amazed if some of the charges were published ; still more if we learned that the boxes are sometimes used and paid for over and over again. This, however, is a matter about which more light is needed. What do these insignificant boxes cost to make ? At what rate are they charged to each candidate ? Are they or are they not employed by the responsible officials for each election not being on the same day in the county over which the sheriff presides ? Let us introduce a little bit of experience in this matter. In 1900 a certain candidate fought an East Anglian constituency. The sheriff's charges included the ballot-boxes, for which the candidates paid. In 1906 he was again charged for new ballot-boxes, and he paid for them again. He not unnaturally asked what had become of the set for which he had paid in 1900, and the reply he received was that they were lost ! the same gentleman being under-sheriff. Are we to suppose that the sheriff of each county in Great Britain provides new and complete sets of ballot-boxes for every county election—I am not dealing with the boroughs — at each dissolution, and that each candidate is charged with them ? If not, what becomes of the once-used boxes which are conveyed from place to place with such scrupulous care ? Whichever way we look at the question the officials concerned in such cases are placed on the horns of a dilemma. If the boxes are not de-

stroyed—an almost impossible feat—for they are usually constructed of japanned metal—they should be employed again. If, being in existence, new ones are provided, it is difficult to magnify the offence. If, on the other hand, they are destroyed, being the property of those who have paid for them, the offence is no less serious, and under the circumstances might be described as one which comes within the scope of the law. Further, has the under-sheriff, or whoever the responsible official may be, any right to remove material for which he intends to charge, or, having removed it, to charge for and retain it ? At the Levertown election the charge for boxes was a moderate one.

Let us, however, look at No. 4, "the provision and equipment of polling-stations." Every voter is aware that these apartments are simple in the extreme. The officers sit at a table usually placed in a schoolroom or some similar and easily obtained building for which the charge is but trifling. A box or screen is erected to enable voters to mark their X in secrecy and peace. This primitive structure is commonly, quickly, and cheaply put together with rough timber, which is practically unharmed and employed again by the builder, whose charge is thus limited to a few hours' labor, the loan of the wood, and some nails and screws. The charges, however, are apparently appropriate to the occasion. All is regarded as fair at an election, as in love and war. How far the sheriff's representative can be compelled to ensure fair charges, or to give his orders for the equipment of polling-stations on the basis of contracts submitted to the judgment of someone who knows, has, I believe, never been determined. Certain it is, how-

ever, that the candidate is very much in the hands of this official, and that the opportunities for dealing with the business side of the work demanded during the throes of an election are extremely limited. Hence the importance of preparing a programme before the campaign commences. At Levertown these polling-stations cost, in round figures, £130, or £50 more than they ought to cost, while the material used and wasted cost £30, including stationery, which worked out at 5s. 6d. per 100 votes, and ballot-papers, which cost 3s. per 100 — possibly ten times their cost — to print. These charges are, however, insignificant beside the excruciating cost of presiding officers and poll clerks—some forty of each—the former costing £5 10s. apiece and the latter 30s., this little phalanx of officials being supplemented by a squadron of counters, who appropriated a goodly number of golden guineas. The sheriff, however, does not end here. Profuse in his allowance to others, he is no less profuse in his own method of appropriation. He advises — and charges for his advice—apparently at the rate of a guinea a minute—if the term is not too expressive. He prepares and publishes a notice for which he charges at a still higher rate, a rate which would shame a lord chancellor, and to these items he adds general charges—including that for declaration of the poll, a fee of a princely nature—but altogether excluding his traveling expenses, which amount to a sum so exorbitant that the choler rises even during a cold-blood examination of the figures. In a word, apart from the cost of statutory notices and out-of-pockets, the sheriff appropriated £100, and all for “services and assistance.” What a splendid institution is an election for

the under-sheriff of a county with a number of divisions !

So much for the sheriff and his charges. Next, let us examine the heads of expenses which are, or which should be, under the immediate control of the candidate, but which are so often left to the discrimination or indiscriminate of his agents. At the Levertown election each vote cost seven shillings. What will our descendants say of such a monstrous position ? They will probably regard it with the same amazement with which we look upon the pocket boroughs of a century ago, the wholesale purchase of votes, and the titles bestowed by ministers as a form of payment to those who supported them in the House of Commons. It is, however, not surprising that such a figure should be possible when we examine the data. First comes the agent with his retainer and expenses, his petty cash disbursements, his hotels and traveling, alone an item which, extravagant or not, can scarcely be excised in spite of its formidable character. Next in order are the fees and expenses of the four sub-agents, which, combined, actually doubled the total cost of the agency. Here, however, a word of suggestion may not be inappropriate. A sub-agent may be an enthusiast, or he may not. His appointment may be due to his position, to the fact that he is the son of his father, that he is an officer of the local branch of the party, or that he is a friend of the agent or the chairman. He may or may not earn his fee, and he may spend “out-of-pockets” in putting the actual work for which he is paid on other shoulders. These five gentlemen, however, accounted for one-quarter of the entire charges to their candidate.

Polling agents are a necessary evil,

and, in view of the handsome fee "for one day only," the enthusiasts abandoned their moral creed, and to the number of nearly forty relieved the candidate, to whom they professed to be bound by political loyalty, of the material for which that loyalty is given. The greed of party men is an abominable characteristic of professional politics. Macaulay's lines are not true of to-day :

"Then none were for a Party,
Then all were for the State."

The exactions of the smaller fry employed during a contest are but upon a par with the views of the higher officials and the practice of all concerned in the "wholesome" circulation of money at such times.

Curiously, a county contest demands, if it does not need, the assistance of an army of clerks. The competent and the incompetent, the useful man and the man to whom it is "desirable to give a turn," the faithful and the suspect, are all employed without regard to their industrial value or even the necessity of their assistance. In Levertown fifty such men were paid at the rate of 7s. 6d. a day upwards. What were their duties ? I do not think the majority ever discovered. The chief item of a clerical character was the addressing of envelopes, a form of labor which in such hands becomes disgracefully expensive, but which is nominal in trained hands. Whether an agent is justified in flooding a constituency with literature and polling-cards by post is a matter for his chief to determine, but that chief should nevertheless be consulted, especially when he will be called upon to pay. Here, then, is a blot on the electoral system upon which every business man should place his finger.

Our clerks, however, are supple-

mented by a battalion of messengers, thirty in number, paid in most cases at the rate of 10s. a day. Was there ever such an imposition either in number or remuneration ? The motor and the cycle in the hands of half a dozen trusty friends of the cause — young fellows glad to gain experience and to please the candidate — would sweep away this almost ludicrous, if not always useless, band of parasites. I remember one instance which illustrates the value of an electioneering staff. The candidate was to speak at a village meeting. A messenger was sent—it was many miles away from the headquarters — with the necessary posters and handbills. It was subsequently discovered that the arrangements made were imperfect, with the result that a mounted messenger was despatched to correct the error so soon to be made public by the first. On the following morning—Sunday—a further revelation was made which involved the correction of the work of the second messenger, and a third was despatched, with the result that tempers, like money, were lost.

We have already accounted for 120 agents, clerks, and messengers, but still they come. Twenty-five persons were employed in billposting, so that the sequel—the printer's accounts — will not come as a surprise. In a few cases these handy men were asked to do very little, nevertheless their remuneration averaged more than a pound apiece. The election billposter is not always an edition of Caesar's wife ; if his bona-fides are not suspected, his political opinions often are. The candidate in perambulating his constituency has many causes of complaint in this costly department. In Moortown village he finds that paper and printer's ink are distributed so profusely that he counts the

cost of the waste, while in Bridge-foot he looks almost in vain for a poster of any kind on walls which are plastered with his opponent's broadsides. And yet billposting is a necessity, if it is not an art. Brown's name must be kept prominently before the electorate; it must, indeed, be made a household word, and if the free and independent can only be induced to regard him as "our Brown" the victory is won.

Let us sum up our campaign budget:

Agent and sub-agents	5
The agent's staff	145
The sheriff's staff, presiding officers, clerks, and assistants	90
	<hr/>
	240

The remaining charges become insignificant by contrast, and yet they are of the essence of extravagance as viewed by the man who sees the blundering work of the blundering machine. Here they are: Agents and sub-agents for postage and telegrams and miscellaneous, £130. Printing,

stationery and advertising, distributed among a large variety of shopkeepers at a cost of 8d per vote, or nearly £250 in all. The miscellaneous items comprised the very convenient traveling expenses.

Committee rooms — which would have made up a little village—totted up to £50; while to complete the catalogue of sins we get "sundries" supplementing "miscellaneous," amounting to another £30.

We have seen that our election staff numbered 240 persons. If to these we add the owners of committee rooms, the printers, stationers, advertising agents and the very plentiful persons to whom miscellaneous sums were paid apparently on the principle of the employment of the unfittest, we complete another hundred.

Thus the Levertown election involved the payment of money in more or less exorbitant sums to over 340 persons, and there are wicked men who say that they were cheap at the price.

An English Protectionist on Free Trade

BY ALFRED MOSELY IN REVIEW OF REVIEWS.

Mr. Alfred Mosely, who was an energetic member of the Chamberlain Tariff Commission expresses in the following article his opinion of the tariff situation in England. He believes that the real issue has been obscured by party politics, and feels that British business men will soon come to understand the vital necessity for tariff consideration.

IT is, of course, an absurdity to speak of England as a free-trade country. The great difference between our two systems is that, while the United States seeks to safeguard her manufacturers by imposing duties on what she can produce at home, England, on the other hand, has taxed largely what she draws from abroad, while she has left her own ports free to the surplus pro-

ducts of other nations, with the result that England has suffered as the dumping ground of the surplus products of the world. And it is a curious thing that, while free-trade England pays, per capita of the population, some \$4.50 per head, the United States, the so-called protected country, pays only \$3.45. Mr. Chamberlain's great object is to rectify this anomaly and to change the tariff, by

taking duties off some articles and placing them on others, so that our manufacturers may, if possible, have a market that is to some extent safeguarded from an unnatural condition of affairs in the matter of dumping. In no case, under existing conditions, will the average tariff on manufactured goods exceed 10 per cent.,—and by this I mean, not an all round 10 per cent., but a very small duty (or, perhaps, none at all), on certain articles, while the duty may rise to 10 per cent. on certain manufactures where England is subject to unfair competition. Raw materials, of course, will enter free. But, to sum up the whole situation, the truth is there is no finality in anything in this world. Free trade may have been good for England in the past, but since the Cobden theory was put into practice conditions in England have entirely changed. Those who were formerly our best customers are now our greatest competitors, and Mr. Cobden's dream that if England demonstrated that free trade was beneficial the rest of the world would follow suit has not eventuated. As a matter of fact, the rest of the world, instead of leaning more and more to free trade, has gone entirely in the opposite direction, and has gradually become more and more protectionist, until England now finds herself isolated and surrounded by a tariff wall throughout the world which steadily increases rather than diminishes, and the various nations (especially continental) seek free access to our market while denying it to our own manufacturers.

I venture to think that the business men of England who have accepted Mr. Chamberlain's proposals from an unpartisan standpoint, entirely free

from politics, are very largely convinced that the time has come for England to overhaul her affairs and bring her tariff up to date. By this I mean, of course, a scientific tariff, not a blind *ad valorem*. But, unfortunately for the movement, politics has entered into this great question, as it does into all questions in England, and instead of business men asking themselves whether the tariff would be good or not for the country, they are arranging themselves either in favor of or against largely on political lines. This is a great misfortune for the movement, as, although it cannot retard in the long run the success of Mr. Chamberlain's proposals, it makes it difficult for the time being and puts a large strain upon his supporters to educate those who are now opposing it to the true state of affairs and the advantages to be gained.

Many industries, however, are strongly in favor of Mr. Chamberlain's proposals. For instance, iron and steel, which has just published its report, shows that something like 85 per cent. of the producers of this commodity are in favor of a modification of our system, and as the various industries' reports are published, from time to time, I have little doubt that somewhat similar results will be the outcome of the inquiry by the tariff commission. This, however, does not apply to all industries. For instance, the cotton trade has, so far, not been attacked seriously, and the manufacturers at present do not feel the necessity for any serious revision; but the report published by the textile section of the Tariff Reform League shows that the future is full of peril and that sooner or later the

textile industries will begin to feel the pressure from without.

Mr. Chamberlain has always held that time,—and considerable time,—must be given to the movement, inas much as the English nation as a whole is extremely conservative, slow to make any radical change, and, of course, the masses have yet to be educated and shown that their true interests lie, not only in protecting labor, which alone may be harmful, but in order to make their movement a success they must be prepared to safeguard the product of labor. So difficult a programme as bringing home to the masses the necessity for a scientific tariff in the general interests of humanity is a problem which will tax the energies of a large number of gentlemen who have associated themselves with Mr. Chamberlain's movements to the utmost, but one and all are sanguine of ultimate victory and realize that victory is to be accomplished only through the medium of education and patient spadework. How long this will take to accomplish no one but a prophet dare give an estimate, but there is one point upon which I may be forgiven if I make a prophecy, and that is, that, come what may, the question now before the public will be fought out and made the central plank in the programme of the Conservative party, and that they will be prepared to fight on until success crowns their efforts.

Mr. Chamberlain himself is indeed a magnificent leader—full of energy, resource, fighting capabilities, and organizing power—and holds the imagination of the people through his strong personality as few statesmen of modern times have succeeded in doing. His health is excellent, his

energy without limit, and his belief in his work unbounding; and, although he is somewhat advanced in years, barring unforeseen circumstances there is little doubt that he will carry his programme to victory within a reasonable period, and, with such vitality as he possesses, it may come sooner than some imagine.

Of course, our colonies have been foremost in welcoming Mr. Chamberlain's proposals and offering him both sympathy and aid. In Canada, his views are completely understood, and the bulk of the thinking population are backing him and will be prepared to help him in his endeavors to enlarge the scope of the empire. South Africa is also heart and soul with him, as has been expressed by the premier of Cape Colony over and over again, while New Zealand and Australia are offering him every encouragement. Next year the colonial premiers meet in London, and then, no doubt, substantial progress will be made toward the realization of Mr. Chamberlain's ideals. In the meantime, those who associate themselves with Mr. Chamberlain remain confident and hopeful, and, so far, as one can see, such proposals as Mr. Chamberlain desires the empire to adopt are in no way detrimental to the United States, and should, in many respects, tend to increase the understanding and business relations between the two countries and give them a basis on which to deal—which is Mr. Balfour's aim and object. Both these gentlemen are heart and soul in favor of the United Kingdom reconsidering its position, and with so vast a change facing the public we must be content to wait and progress by slow degrees. A hasty movement in

any direction would be a misfortune, and probably be detrimental to the cause, but with the thorough thrashing out of the question by the tariff commission who are now investigat-

ing the subject all parties, it is to be hoped, will ultimately agree upon a common programme for the betterment and prosperity of the empire at large.

From the Factory to the Front Bench

BY ROBERT DONALD IN PALL MALL MAGAZINE.

The career of the Right Hon. John Burns, M.P., President of the Local Government Board in the new British Government, has been meteoric. Beginning life as a factory hand at the age of ten, he is to-day a cabinet minister at forty-seven. During the interim he has passed through many arduous experiences, as this article shows.

MR. JOHN BURNS, who began life in a factory at the age of ten, is now a Cabinet Minister—in charge of a great department of State—at forty-seven.

A few nights before writing this article I called at the artisan's house—the lower part of which he occupies—in Lavender Hill, Battersea, and the president of the Local Government Board himself opened the door. Mr. Burns is his own footman, and in that capacity is kept busy when at home. During my visit he was continually answering the bell. All sorts and conditions of people seek his advice. First there was a call from a woman who had walked from Hackney to know if she could get help from the unemployed fund. Then a local politician looked in, and was no sooner disposed of than a ring announced another visitor, who turned out to be a sturdy tramp with a suggestion to show how the president of the Local Government Board could begin a division of his salary. A municipal official next came, seeking advice, followed by a woman who wanted to get her daughter out of a county council asylum. And so on, a never-ending procession of visitors, to all of whom Mr. Burns opened the door.

And the evening callers are fewer than the morning's list. It is known that Mr. Burns is at home in the morning—or was until he became president of the Local Government Board. It was during the morning that he attended to his correspondence, and read his paper and his blue books, before his visiting and committee work, county council or Parliament, began. He had not many minutes of continuous quiet, as visitors took up most of his time. Mr. Burns has long been regarded as the "guide, philosopher and friend" of the Battersea people, and callers from other parts of London are numerous. It is one of the penalties of being a labor leader; he is expected to be at the service of every one. American and German professors of political economy, who come to London to study the county council, run down Mr. Burns and commandeer his services as cicerone.

Mr. Burns was born—the son of Scottish parents—in Wandsworth Road in 1858. His father, Alexander Burns, hailed from the Western Lowlands. John was the second son, and the two boys had early to come to the support of their mother, who was left a widow in 1868. John Burns, then ten years old, left school

and went to work in Price's candle factory, Battersea. The first collective congratulation he received when appointed president of the Local Government Board was one from the directors, staff and workmen at Price's factory. He worked in many capacities to help his mother in his young days. His occupations varied from that of "buttons" to "pot-boy" on Sundays. Burns, who had a mechanical turn, elected to be an engineer, and served his apprenticeship at works in Vauxhall and at Millbank. He continued to live with his mother at Battersea, and to make up for the absence of a school education by diligent reading at night. He had a good voice, and was for some time a chorister in the parish church. While cultivating his mind, he did not neglect the body. His genius for leadership was early shown, as he was captain of the local cricket club before he was eighteen. His interest in the condition of the working classes was soon apparent, and he wrote his first letter to the press—on the life of clerks and mechanics—when he was seventeen. About the same time he began to speak in the open air on Sundays on Clapham Common and elsewhere. He had been brought up in the midst of poverty, and began to revolt against existing conditions. He was a born speaker, and had a gift of expression in these early days which soon made him popular as a speaker in the people's forum. He did not, however, neglect his work as an engineer; and when his apprenticeship was over, accepted an offer of the post of foreman-engineer on works which were being executed on the delta of the Niger. His robust health withstood the deadly climate of the West of Africa. He had plenty of time to read, and more time to think, as

working hours are short in the tropics.

Mr. Burn's West African experiences led to others. Part of the money which he saved he spent in making a tour of Europe, visiting the picture galleries and seeing the sights in Continental cities. On his return he settled down as an engineer, and threw himself in earnest into the work of agitation. He was a leading light at Radical clubs, a member of the local Parliament, spoke frequently on Clapham Common, and it was not long before he came into conflict with the police for maintaining freedom of speech. He joined a Socialist organization, and was recognized as one of the lights of the movement. In 1885 he lost his situation for taking part in the National Industrial Remuneration Conference, where he met for the first time some leading political men, whose acquaintance he was destined to make later, including Mr. Balfour, Sir Charles Dilke, Mr. Burt, and Mr. Frederic Harrison.

In the same year he stood as Socialist candidate for Nottingham, and polled 598 votes. He declared during the election that "frock-coats and high hats have had their time. Now is the time for fustian and corduroy to have their innings," which was somewhat premature, as Mr. Burns was before his time.

He took a leading part in the unemployed agitations of 1886 and 1887, and was prosecuted in both years. He defended himself on each occasion with marked ability. He escaped in the first instance, but in 1887 was sentenced along with Mr. Cunninghame-Graham to six weeks' imprisonment, for rioting in Trafalgar Square, as he himself represented, for espousing the causes of freedom of speech and of the unemploy-

ed. As was testified at his trial by his employer, Mr. Burns was a model workman, and he proved to be a model prisoner, receiving sympathy from his warders and his fellow-prisoners in Pentonville. Perhaps it was the sympathy of his gaolers which enabled him to get into the infirmary, and gave him more opportunity for reading. He came out of prison cheeful, hopeful, delighted with his new experience, and more of a popular hero than ever. To judge by the number of ex-prisoners who have called upon Mr. Burns since to claim acquaintanceship through being brothers in adversity in Pentonville, and to ask help to make a new start, the prison must have been exceptionally crowded during the period of his incarceration.

In January, 1889, Mr. Burns was elected for Battersea on the new London County Council, and in the same year took a leading part in organizing the famous dock strike—one of the greatest industrial struggles of the last century. His strenuous work as organizer and leader turned his dark hair grey, and it is now almost white. From the trade unionist point of view the strike was a signal success, and led to the organization of what is known as the New Unionism, consisting of unskilled workers, with Mr. Burns at the head of the movement.

It is not necessary here to enlarge on his work on the London County Council. He has been one of the most active members, useful in all the multifarious departments of municipal activity. He began by giving his attention specially to the interests of labor, and these have always had his first thoughts; but he broadened as he gained experience, and few members have a better grasp of the whole of the council's

work than Mr. Burns. He always took a large share in its work, but declined offers of chairmanships. Before he had been long on the county council he was elected by Battersea to Parliament, and has now served eighteen years on the one body and fourteen years on the other.

As a Member of Parliament he enlarged the scope of his public work. He soon proved a clever debater, and spoke only on those subjects of which he had some special knowledge. The older members resented his self-possession and breezy confidence. "The hon. member is not in the London County Council," interrupted a racing member of the House when Mr. Burns was speaking. "Nor is the right hon. gentleman on Newmarket Heath," retorted Mr. Burns.

Mr. Burns likes to produce dramatic effects when he is speaking. On one occasion at the county council, when he was denouncing a builder's brickwork, he produced samples of the bricks. On another occasion he exhibited samples of defective steelwork. He has attained a great reputation as a speaker. He has a voice of wonderful power—trained by long practice in the open air; he has a rare gift of epigram and of happy illustration. He is racy and humorous, but is naturally a hard hitter. In his relations with his constituents he maintains an independent attitude. No labor leader has spoken more strongly against gambling and drinking. Mr. Burns has specially denounced working men who are addicted to these vices. On one occasion, he said, "Many homes were vile because the workers' wages went to the publican, the pawnbroker, and that curse of modern society the bookmaker. It made all the difference to the appearance of a home whether a little will, soap, and love

were brought into it, or whether the leisure hours were spent in spotting winners and catching losers." Addressing a gathering of his constituents on another occasion, he said, "From whom am I to take my marching orders? From men who fancy they are Admirable Crichtons, Pitts and Bolingbrokes, but who have not in reality got enough brains to run a whelk stall." When he met his constituents after he was president of the Local Government Board a candid friend recalled his state-

ment, once made jestingly at the county council, that "no man was worth more than £500 a year." "Wot about that 'ere salary of £2,000?" was the question.

"That is the recognized Trade Union rate for the job," said Mr. Burns. "If I took less I should be a blackleg."

"What are you going to do with the £1,500?"

"For details," answered Mr. Burns, "apply to my treasurer, Mrs. Burns."

The Habit of Getting Rich

SCRIBNER'S MAGAZINE.

Up to a certain point it is a good habit; beyond a certain point its virtue becomes debatable; but where the point is may not rashly be asserted, for one man's limit is not necessarily the proper limit of another. About as much as a cautious observer will venture to say is that a good many of our neighbors in this generation of Americans seem to bestow an amount of effort on getting rich which is disproportionate to the value to them of what they acquire. And we can also say without much danger of contradiction that some of the neighbors are getting together much bigger piles of money than it is profitable either for them or for the community that they should control.

To most people the idea that wealth should be distributed equally among men is an idea as distasteful as it is unpractical. We rather like inequalities of means and condition. We don't at all like the idea of eliminating the good chances from life. Life is much more entertaining with the chances left in. We

want a chance to do better—much better—than the average, and we are quite willing that others should have and improve the chance to do much better than we do. We don't mind how rich a few of the neighbors get provided the rest of us have a fair show. We Americans are not an envious people. Opportunity has been too free here for that. The absence of envy among us is observed with emphasis and some wonder in a book lately written about us in German for German readers by a German professor here resident. But when it begins to appear that some of the neighbors are getting together such inordinate and preposterous accumulations of wealth as threaten to diminish in important measure the mass of wealth that the rest of us may try for, then we begin to knit our brows. If the great money-makers seem to be playing their great games with such success as threatens to deny us reasonable opportunities to play our little games we shall begin to have serious views about unrestricted money-making being a bad habit.

The Scotchman in America

BY HERBERT N. CASSON IN MUNSEY'S MAGAZINE.

Pre-eminent in all the higher walks of American life is the Scot. The characteristics of the race have made themselves felt in every epoch of the nation's career. To-day the Scot occupies a high place in science, in statesmanship, in finance, in medicine, in law, in journalism, in literature, in education and in the church.

THERE are not so many men and women of Scotch birth in the United States—not more than three hundred thousand. But every Scot counts. Probably no other nation has sent us so many men of mark and so few deadheads, in proportion to the number of its immigrants. As the following pages will show, there has never been any other body of citizens, of equal number, that has stamped its record and its traditions so indelibly upon our national life and character as have the sons of Scotland.

Of course, it is practically impossible to draw a precise line between the Scottish-Americans and the other Americans. In the making of every State in the Union there has always been some Scottish raw material. And the Scot has invariably figured in all social and public affairs. He has never lived apart, nor felt himself bound to marry one of his own race. The average American, consequently, has become Scottified, as we might say, to a greater degree than he imagines. No doubt his bones are larger, his will is stronger, and his conscience speaks with more decision and authority, because of the Scottish corpuscles that have filtered into the blood of his ancestors.

The problem of disentangling the Scots is still further complicated by the fact that so many have come to the United States by way of Canada, England, or Ireland. Being gifted with an instinct for globe-trotting, they have arrived from all directions. To distinguish between the Irish and

the Scottish-Irish, after two centuries of mixing and blending, has become the most difficult task of all. The Scottish-Irish were originally Scots, but they have become practically a distinct nationality—one that is neither Scottish nor Irish. They have their own traditions, their own heroes, their own fraternal societies. Five of our Presidents have had in their veins the blood of these sturdy people—Jackson, Polk, Buchanan, Arthur, and McKinley. But to avoid confusion, this article will be confined, as strictly as possible, to the men and women of Scottish birth.

There are a few Caledonian institutions for which Americans have never shown any fancy. It is difficult for us to believe, for instance, that haggis is food, that kilts are clothes, and that the noise of the bagpipes is music. Not to appreciate these is the misfortune of those who are born outside of the Land o' Cakes. But Scottish songs, on the other hand, make the whole world kin. They seem to be almost as much a product of nature as the ripple and splash of the burns that plunge down the heathery sides of Ben Lomond. Who needs to be a Scot to join in singing "Annie Laurie" or "Comin' Through the Rye"? The birthday of Burns was celebrated last month in more than sixty American cities. Trust the Scots to remember the 25th of January!

Taking up the directory of New York, I find thirty-three pages of "Maes." Probably not one in fifty

of the owners of these names was born in Scotland, but the Scottish strain is undeniably there. Mayor George B. McClellan, for instance, was born in Germany, and his father in Philadelphia; but if you dig down to the roots of his family tree, you will find the Clan McClellan, of Gallo-way. Besides the five Scottish-Irish Presidents, three more—Monroe, Grant, and Hayes—were of Scottish ancestry; and so is President Roosevelt on his mother's side.

Within the limits of this article it would be impossible to call the roll of the host of Scots who have figured in American public life. To name some of the living men, Governor McLane, of New Hampshire, is a Scot; and New York has a Bruce as Lieutenant-Governor. When Massachusetts astonished the whole country, two years ago, by the election of a Democratic Governor, it was found to be a Douglas that had worked the miracle in the old Bay State. The new mayor of Buffalo is a Peebles man who bears the oldest of Scotch names—J. N. Adam. In New York, a Glasgow man, John Kennedy Tod, holds the purse for the Citizens' Union, and carries worthily the honor of being one of the most vigilant foes of municipal corruption in the metropolis.

Among our statesmen of national prominence, the leading Scot is James Wilson, Secretary of Agriculture, who was seventeen years old before he had seen any other place than Ayrshire, the home of Burns. The Scots have always been unusually skilful farmers and gardeners, and they have good reason to pride themselves on the fact that a Scottish farmer is now presiding over the vast agricultural interests of the United States—the most responsible position of the kind in the

world. Ex-Speaker David B. Henderson, too, was six years old before he left the land of the heather; and Congressman James McLachlan, of California, is a native of Scotia who has climbed to prominence upon the ladder of self-help.

The solid handiwork of the Scot is especially conspicuous when we turn to our system of education. No race, not even the Jews, has a greater reverence for learning. If John Knox could have had his way, there would have been a grammar-school in every Scottish parish, a high school in every town, and a university in every city. The second American college—preceded only by Harvard—was founded by a Scot, James Blair. In fact, this historic college of William and Mary, as it is still called, is several years older than Harvard, if we reckon from the date upon which it received its grant of land.

The Presbyterian Church, which, with its two million members in the United States, is mainly a product of Scotland and Scottish influences, has established not only Princeton University, but forty-eight colleges as well. Looking down the long list of its eminent ministers, we might select George A. Gordon, of the famous Old South Church, Boston, as the one who best represents both Scottish birth and American self-help. Arriving from Aberdeen thirty-five years ago, a penniless boy, Dr. Gordon has risen to the most historic pulpit in New England.

Lindlay Murray, a Scottish-American, gave us our first English grammar, and Henry Ivison our first American series of school readers. Thomas Hutchins was our pioneer geographer. Samuel Mitchell founded the earliest scientific magazine. William McLuce has been called the

"father of American geology." Fanny Wright, of Dundee, was our first woman lecturer. Ormsby McKnight Mitchel, a Scottish-American of the most varied accomplishments and amazing energy, was the first to popularize astronomy. Two of our most eminent naturalists have been Alexander Wilson and Spencer F. Baird. An Ayrshire man, James McCosh, was for a quarter of a century one of our most famous philosophers and educators. Under his presidency, Princeton rose to a first-rate place among the universities of the world. Dr. McCosh was one of the few of his generation who foresaw the scientific discoveries of to-day, and labored like a Titan to prepare the way for them.

Among the Scottish-born educators of the present day, there is none, perhaps, so widely known as Dr. McCosh. But there is John Muir, of California, whose name will be perpetuated in the great Muir Glacier, which he discovered, in Alaska. He might fitly be called the American Livingstone because of his explorations, and for the work he has done to preserve our forests and establish national parks. Other Scottish-Americans well known in the educational world are Dr. William Keiller, of the University of Texas; Duncan Black Macdonald, of Hartford Theological Seminary; Robert Edgar Allardice, of Stanford University; James K. Patterson, president of the Kentucky State College; John S. Reid, of Cornell; Alexander Smith, of the University of Chicago; and James Cameron Mackenzie, formerly head-master of Lawrenceville.

Arriving at the field of literature, the first Scottish-American name is that of Washington Irving, whose father was born and bred in Orkney. When European writers remarked

upon the fact that the young American republic had continued for more than forty years without producing an eminent man of letters, it was Irving who removed the stigma. Edgar Allan Poe was also of Scottish ancestry.

The founder of modern American Journalism—the man who broke away from European traditions and originated the system of giving as much of the news as possible to as many people as possible—was a thorough Scot, James Gordon Bennett. Seventy years ago he printed his first issue of the Herald in a Wall Street cellar. It was an insignificant little penny sheet, which the great editors of the day contemptuously ignored. It made enemies of the few and friends of the many. It was written like a conversation, not like a book of philosophy. And—here was an absolutely new idea in the newspaper world—it was published, not to gratify the literary vanity of its editor, but to please the people by obeying their wishes and expressing their opinions.

The late John Swinton, friend and associate of Charles A. Dana on the New York Sun, was nineteen before he set sail from Scotia. Among other journalists of Scottish ancestry but American birth, the best known are the redoubtable Watterson, of the Louisville Courier-Journal; Whitelaw Reid, now ambassador to Great Britain; the learned Patterson, of the Chicago Tribune; the masterful McLean, of the Cincinnati Enquirer; and the brilliant Arthur Brisbane, of the New York Journal. Four weekly papers are published for the sole benefit of Americanized Scots, one of them, the Scottish American, having had Dr. A. M. Stewart as its editor for nearly half a century.

Of the Scottish-American doctors

there have always been several at the top, from Dr. James Craik, the family doctor of George Washington, to Charles McBurney, who is to-day a leader of his profession in New York, and S. Weir Mitchell, the eminent author and nerve specialist, of Philadelphia. Among the actors, the veteran of the American stage is James H. Stoddart, who was born in England of Scottish parents when John Quincy Adams was the President of the United States. And a well-known younger player is Robert Bruce Mantell. Our first great portrait painter belonged to the noble family of Stuarts—Gilbert Charles Stuart, who painted Washington, Jefferson, Madison, and scores of their famous contemporaries. He was born in Rhode Island, but both his art and his ancestry were Scottish. Another Scottish-American is the sculptor, Frederick MacMonnies, whose work was described in an article published in this magazine last month.

But it is when we come to the realm of commerce that we find the Caledonian names scattered most thickly. Business, after all, is the Scot's delight. It may be fairly said that in the activities of legitimate business, he has never had a superior. He is a born trafficker. He can buy low and sell high. He wants "gear and siller." The joys of poverty and the simple life he may appreciate, but not until the day's work is over and the cash is in the bank. Yet he does not want money for money's sake. Very seldom is he a gambler or a schemer of the get-rich-quick species. To him, the main charm of business is the business itself, though his eye is ever fixed keenly upon the profits. John D. Rockefeller, for example, is a man of the true Scots type. He does not

claim Caledonian descent, but there must surely be a strong infusion of Scottish blood in his veins.

It is this rare blending of sentiment and shrewdness which gives so much interest to the Scottish national character. It is hard to tell which has done the most to mold it, the Shorter Catechism or the multiplication table. From his ledger and his Burns, the Scot takes equal pleasure. From the stubborn soil of Caledonia he has learned to be thrifty. Every bawbee has meant a spadeful of earth—perhaps a dozen spadefuls. To waste anything, however trifling, is a crime. And yet, on the other hand, his nature has been indelibly influenced by the picturesque beauty of his native land. The heathery hills, embroidered by foaming rivulets; the tranquil lakes that reflect the rugged crags above them; the little gray cottages that nestle sociably in groups beside the winding road, and the long, hazy twilight that follows the busy day—these are the things that make the Scot romantic and sentimental.

Ever since our earliest fur-trading days, the success of the Scots in business has been phenomenal. Among the cities they have founded are Paterson, Pittsburg, and Chicago. Henry Chisholm might appropriately be called the Father of Cleveland, for the reason that it was he who established its steel manufactures. Until recently, Charles Lockhart, Robert Piteairn, and Andrew Carnegie were the "big three" of Pittsburg, representing the three chief industries of oil, railroading, and steel.

The Pennsylvania Railroad, from Col. Thomas A. Scott to Alexander Johnston Cassatt, has been mainly built up by men who were either Scots or of Scottish descent. Among the shoemaking towns of New Eng-

land, no name is better known than that of Gordon McKay, the Scot who invented the sole-stitching machine and revolutionized the shoe trade. In Chicago the first banker, George Scott, was a highly respected Scot who piled up a fifty million fortune. And one of the leading western bankers at the present time is James Berwick Forgan, a thorough Scot by both birth and training, who succeeded Lyman J. Gage as president of the First National Bank of Chicago when Mr. Gage became Secretary of the United States Treasury.

Besides James Wilson, the city of Washington has at least two other well-known Scots—Alexander Graham Bell, of telephone fame, and James Duncan, first vice-president of the American Federation of Labor. In New York there has always been an influential Scottish element since the days of Philip Livingstone. Robert Lenox, founder of the Presbyterian Hospital and the Lenox Library, was one of the five wealthiest New Yorkers for years before his death in 1840. Henry Burden, inventor of the horse-shoe machine, and founder of the Burden fortunes, was born in Dunblane. Robert L. Stuart and Archibald Russell have had high rank among philanthropists, as John Stewart Kennedy has to-day. The handsome United Charities Building was a gift from Mr. Kennedy to the various societies which it houses.

And what shall be said of Andrew Carnegie, the richest and most free-handed Scot who ever lived? Never in the whole length of her heroic history has "Auld Scotia" produced a son who has wielded so wide an influence, or worked so mightily to shape the destiny of the human race. Sixty years ago he was a wee barefooted laddie in the streets of Al-

legheny, the son of a poor weaver, who had been driven from his home in Scotland by lack of work. Five years ago he retired from business the second richest man in the world. To climb from the cobblestones of poverty to the throne of dominion over a vast industry—to abdicate this throne at the height of his power and become a sort of human Providence—such, in a sentence, has been the story of Andrew Carnegie.

But the "star-spangled Scot," as the British call Carnegie, did more than make three hundred millions for himself. In addition to this, he made about two hundred millions for his friends and partners, and a large proportion of these fortunate men are of Scottish birth or descent. George Lauder, Carnegie's cousin and a typical Scot, is now living in quiet retirement in Pittsburg, with at least a score of millions at his disposal. Thomas Morrison, also a distant relation, and Alexander R. Peacock, another son of Dunfermline, are two of the Carnegian lieutenants who awoke one morning to find themselves wealthy beyond their dreams. Other partners of Carnegie with names that are undeniably Scottish, are Blackburn, McLeod, Kerr, Lindsay, Galley, Ramsay, and James Scott. And among his earlier associates were David McCandless and David A. Stewart.

Such are the Scots—a few of them—who have wrought well both for themselves and for the United States. They are said to be clannish, and the charge is true. A Scot will always help a Scot. Centuries of struggle and hardship have taught the Scottish people to be "in all changes of fortune, and down to the gates of death, loyal and loving one to another," to use the beautiful phrase of Robert

Louis Stevenson. No amount of world-wandering can make them forget their national traditions. Even if their little home-land were to be rolled out flat, it would be smaller than Indiana; yet to Scottish eyes there is no land like it.

"Of course, Heaven maun be verra like the Hielands," said a Highlander of whose patriotism Carnegie loves to tell.

But however much the Scot may

sing of his native heath and its heroes, the non-Scots notice that when once he is established in America he seldom goes back. Of all the Scots who have won fame in the United States, only four have returned to Scotland with their laurels. "Few of us really care to go home again," said W. Butler Duncan, president of the New York St. Andrew's Society, himself born in Scotland of Scottish-American parents.

Modern Get-Rich-Quick Schemes.

BY JOHN MOODY IN MOODY'S MAGAZINE.

Endless are the ways in which the public may be duped by clever swindlers. Mr. Moody gives two or three examples, in which the deception was so apparent that it was a wonder the victims did not discover it. A few rules are given by which a person can test the worth of any financial scheme.

THERE are many methods in vogue for inducing people to part with their money, but the most effective way to interest a certain very considerable portion of the American public in propositions with this ultimate purpose in view is through what is known in Wall Street as the "get-rich-quick" scheme. It is an old saying that the American public likes to be fooled, and judging from the way these many fraudulent schemes keep bobbing into sight with never-ending regularity, it would seem that the saying has lost none of its truthfulness.

There are get-rich-quick schemes of many kinds, and they are exploited in many ways; sometimes through the columns of newspapers, sometimes in financial or mining journals, but more often through circulars or other advertising matter. The most successful are usually mining propositions, although many other kinds have flourished equally as well.

One of the most notorious promotion frauds of this kind was a "guaranteed egg company," the stock of which was offered for sale in New York City a few years ago. The promoters of this company sent broadcast a roseate prospectus, offering the sale of 7 per cent. guaranteed preferred stock at par, with a large bonus in common stock. Careful inspection of the prospectus revealed the fact that the prospective earnings, which were to amount to a fabulous sum, were to result from the sale of eggs at high prices, the said eggs to be laid without fail at a certain unceasing rate by several thousand hens, which were the entire stock in trade of the company. These hens were supposed to do the double work of hatching new broods of chickens and at the same time laying their regular guaranteed proportion of eggs. It was also assumed that only hens and not roosters would be hatched and that every egg would be good.

The essence of the "guarantee" on the preferred stock appeared to be wholly based on the theory that the hens had somehow been forced into a promise to lay eggs night and day, if need be, in order not to allow the preferred stock dividends to lapse in any possible way. The company was capitalized in the neighborhood of a million dollars and its only tangible property, aside from the chickens, was a farm of twenty acres located about thirty miles from New York.

Absurd as this whole proposition was, there were enough investing idiots walking around loose in New York City to "nibble" at this bait to the extent of over \$80,000 in cash. And it was stated on good authority that most of these subscriptions came from New York City people who had never seen a chicken farm in their lives, and probably didn't know any more about the chicken and hen-laying business than the chicken themselves knew about the preferred stock on which they were assumed to be guaranteeing the dividends. Shortly after this exploitation, the promoters quietly folded their tents and stole away, as certain kinds of promoters have a way of doing, with the result that the innocent but superficial investors are still waiting for their dividends, and are holding their stocks as "permanent investments."

Another instance of the get-rich-quick scheme which fooled a large number of supposedly sane investors was the promotion of the "sea water gold" enterprise a few years ago. A certain man named Jergensen, who was more avaricious than honest, happened to discover an article in an encyclopedia which brought to his knowledge the fact that sea water contains a small percentage of gold, but that no method has ever been dis-

covered whereby the separation of the two could be brought about. He then devised a scheme for pretending that he had himself invented a secret process for doing this very thing, and thereby induced investors to pass their ready cash his way. He built a small plant on the water's edge at South Lubec, Maine, a portion of the plant being constructed out of sight, and under water. He then secured a small quantity of gold bullion (a small, genuine gold brick) and exhibited it to certain people in the city of Boston, at the same time making the statement that it was the result of a test of his secret process for washing gold from sea water. His incredulous listeners were invited to go to the government assay office with him to test the genuineness of the little brick. This they did and, to their surprise, found that it was all pure gold. Then, as a further proof of his discovery, Jergensen invited them to go to South Lubec with him and see his plant. They did so and saw the mysterious looking machinery, part of which was under water. They were duly impressed. He then explained that he could not let them see how he did it, as he must naturally guard his secret. But the next morning he appeared with a small can full of new gold dust, which he said he had secretly washed out during the night. After that, for a whole week, while his visitors remained, he appeared every morning with a moderate quantity of gold dust which he exhibited as a result of the previous night's work. As this production steadily continued his audience grew. Others came on from Boston, and the wonderful discovery was on the lips of a steadily increasing number of people. When he next went to Boston, taking the gold dust with him,

and converted it into cash at the assay office, many apparently shrewd people were thoroughly convinced and regarded his claims as absolutely proven. He then organized a company and began to sell stock, and, as the snowball had begun to roll, it very quickly increased to gigantic proportions.

Within a short period, investors in Boston and vicinity were sacrificing good bonds and stocks, and savings bank deposits, and generally falling over each other in a mad rush to get in on the ground floor in this sea water gold bonanza. It was afterwards estimated that before the fraud was publicly exposed, Jergensen and his accomplices had secured nearly a million dollars. The final outcome was, that Jergensen secretly escaped to Europe with most of the money, and his victims are whistling for their "great profits" to this day.

Many other schemes, equally fraudulent, have been worked during recent years in Wall Street and elsewhere; and, though constantly exposed in the newspapers, new ones crop up nearly every day, and the public continue to bite. The advertising columns of the newspapers and magazines are full to overflowing with roseate propositions for the investment of money; gold and copper mines; industrial undertakings; new railroad projects; traction companies, and various other promotion schemes. Millions of dollars are invested every week by small investors in this country, and a large proportion of it is constantly "steered" into unsafe channels, with a resultant loss to thousands of investors. As an illustration of how persistently and easily unsuspecting people are misled and swindled, instance the following:

A very conspicuous concern has

been operating for the past five years or so one of the largest and cleverest mining swindles ever known in the United States. Sumptuous offices are maintained in Broadway, New York, and about forty branch offices have been established in various cities of the United States and Canada. A number of honest men have been drawn into the scheme by baits of alluring commissions, and have peddled the rotten shares of this firm of stock-jobbers among their friends and neighbors, to the loss of their own peace of mind and reputations. The plan of this swindle is neat and comprehensive. The firm announced that it would operate on the law of averages, and by handling many mines the good ones would make up for the failures. Considerable bluffing has been done in the way of crude mining operations, but none of the "mines" have proven successful, and none are likely ever to be successful.

This firm of sharpers began paying dividends on shares, when no profits were earned, for which they should be jailed for the common swindlers that they are. Stock in the worthless companies was exchanged for stock in equally worthless companies whenever shareholders grew tired, and the victims of conspiracy were tolled along by the "dividends" paid out of the money they had themselves furnished. Recently cash dividends have been suspended, and "scrip" dividends substituted therefor. It is reported that this firm has bilked something like 16,000 small investors, in the United States and Canada, to the tune of several millions of dollars.

The methods for promoting all kinds of swindles have in recent years been refined down to an exact science. Experience has proven that the most

vulnerable class of people to be attracted by investing swindles, aside from women, are ministers, doctors, teachers and other professional people. There are in New York a number of concerns who make a business of supplying classified lists of possible investors for the use of those who wish to exploit mining swindles and other schemes. These lists are classified into ten dollar investors, twenty-five to one hundred dollar investors, one hundred to five hundred dollar investors, and investors having \$10,000 or more available. The "ten dollar investors" are mostly made up of a class of people who are in the habit of taking a small "flyer" occasionally of not over ten dollar, investing this amount on the theory that it may turn out with a big profit, but that in any event the loss cannot exceed ten dollars. This class appeals to the swindler also, in spite of the fact that the amounts invested are small, for the reason that even if the scheme is exposed as a swindle, the individual amounts invested are so small that it would not pay any single person to resort to law for the recovery of his money. True it is that a large number of such investors, if acting in concert, would become a menace, but as a rule such investors are too widely scattered, or too unintelligent or indifferent to make any move of this kind. In number, these ten dollar investor lists run into the hundred thousands, and are the main avenue for floating schemes of the cheaper and more openly fraudulent variety.

The "twenty-five to fifty dollar" list is made up of country investors, Methodist and Baptist ministers, country doctors and all classes of teachers; also barbers, waiters, hospital nurses and the general class of

people who are able in one way or other to set aside for a rainy day from \$25 to \$100 per year. These lists are used in slightly more pretentious schemes, of course, with sometimes a little more merit to them. The \$100 to \$500 investors consist of doctors of slightly higher grade than those referred to above; also college teachers and professors, small Wall Street lambs, Episcopal and Presbyterian ministers, mercantile clerks, some country merchants and other thrifty people who annually accumulate a few hundred dollars over and above their cost of living.

Such lists are used for more pretentious schemes, and, in addition to the promotion of frauds, they are sometimes used in perfectly sound and legitimate enterprises. The higher grade lists, covering \$1,000 to \$100,000 investors, largely explain themselves, and while they are as often used by schemers for offering their wares, yet as they are largely made up of more sensible and cautious people, they are not so popular in the "get-rich-quick" promoting fraternity as the larger lists of more modest investors.

While swindles are promoted to a gigantic extent through circulars and by mail, yet much business is also done through the medium of newspapers, magazines, and "class" publications. Many (but not all) of the large metropolitan dailies will sell advertising space in which notorious swindles are promoted; magazines, also of high-grade in other ways, constantly sell space for the exploitation of mining, real estate and other schemes; the columns of country dailies and weeklies are not only open, as a rule, to such schemes, but for a consideration they will often publish "write-ups" recommending

or booming a particular enterprise. The "write-ups" generally consist of editorial or other special articles which are prepared or endorsed by the promoters themselves, and they, of course, pass in the reader's mind as genuine and truthful.

These are, of course, frauds of the most palpable kind, and the publication of such matter is entirely unfair to the readers of the paper. It is a species of cheap and insidious deception which should, wherever found, be condemned in unmeasured terms.

In considering the roseate prospectuses and the various other plans which are constantly found in the public prints offering shares for sale, one of the rules of nearly universal application, which will usually go a long way toward the protection of the investor, is this: Always question any proposition offering stocks or bonds for sale where such offers are made directly by the company itself, and not through a banking house or other reputable concern. If no bankers are handling the sale of securities it is usually the case that there is something "shady" about the scheme. There are exceptions, of course, but not many. If the securities are offered by bankers and brokers, the next step should be to ascertain the standing, reputation and financial strength of the bankers or brokers themselves. Wall Street and the other financial centres of the country have their full share of irresponsible concerns of this class.

The apparently plausible statement is frequently made that money is saved to the company and its stockholders by avoiding the employment of a banker or agent to market securities. But this is not so in ninety-nine cases out of a hundred. If a proposition has merit, the promoters

always find it much more economical to go to a concern who have specialized and have developed the proper machinery for the floating of securities, rather than undertake to do it themselves. The banker not only has the clientele, but he has the organization for handling the business effectively and economically; and, of course, his prestige and general reputation have, in many cases, much to do with making the floatation a success. For all this he frequently charges a good round commission; sometimes, but not so often as is generally supposed, too much. Indeed, it would, in most cases, upon investigation, prove to be a fact that, without the banking medium, the floatation would cost far more than the usual amount represented by an apparently heavy discount or commission. It is a part of the business of the banker to float securities, just as it is a part of the business of the trust company to pay coupons.

People sometimes think it strange that a large corporation, with an office in New York City, should pay a commission to a trust company to cash the coupons on its own bonds each six months, when it apparently might do this work itself. But the answer to that is that the trust company maintains the machinery and organization for paying the coupons of not merely one but of perhaps one hundred companies, and, therefore, can afford to do such work at a minimum cost and for far less than the corporation itself could possibly do it.

It will be seen, that the simplest and quickest way of avoiding the "get-rich-quick" scheme, no matter where or how presented or however roseate and plausible its promises and claims may be, is to never entertain

any proposition which is not offered through a banker or other agent, and then, having adopted this rule, to go one step further; never have dealings

with a banker, broker or financial agent until you have investigated and are satisfied as to his character, standing and general reputation.

The Tribulations of a British M.P.

BY MICHAEL MACDONAGH IN THE MONTHLY REVIEW.

This is a portion of a charming article, which appears in the February Monthly Review, entitled "The Fascination of Parliament," wherein Mr. MacDonagh, seeks to discover why it is, that with all the trials and tribulations of his position, there is yet a fascination about parliamentary life that leads men to suffer these things notwithstanding.

THE tribulations of an M.P. are undoubtedly many. There are, to begin with, the torments of the post. Cobden, in a letter to a friend, early in 1846, when his name as the leader of the agitation for the repeal of the Corn Laws was in all men's mouths, gives us an interesting glimpse into the contents, half laughable and half pathetic, of the letter-bag of an M.P. He says:

"First, half the mad people in the country who are still at large, and they are legion, address their incoherent ravings to the most notorious man of the hour. Next, the kindred tribe who think themselves poets, who are more difficult than the mad people to deal with, send their doggerel and solicit subscriptions to their volumes, with occasional requests to be allowed to dedicate them. Then there are the Jeremy Diddlers, who begin their epistles with high-flown compliments upon my services to the millions, and always wind up with a request that I will bestow a trifle upon the individual who ventures to lay his distressing case before me. To add to my miseries, people have now got an idea that I am influential with the Government, and the small place-hunters are at me."

Cobden enclosed a specimen of the

begging letters he was accustomed to receive. It was from a lady asking him to become her "generous and noble-minded benefactor." As she desired to begin to do something for herself, she hoped he would procure her a loan of £5,000 "to enable her to rear poultry for London and other large market towns." In another letter, written July 14, 1846, after the taxes on bread-stuffs had been repealed, and the Corn Law League disbanded, Cobden says:

"I thought I should be allowed to be forgotten after my address to my constituents. But every post brings me twenty or thirty letters—and such letters! I am teased to death by place-hunters of every degree, who wish me to procure them Government appointments. Brothers of peers—aye, 'honorables'—are amongst the number. I have but one answer for all. 'I would not ask a favor of the Ministry to serve my own brother.' I often think what must be the fate of Lord John, or Peel, with half the needy aristocracy knocking at the Treasury doors."

Things have but little improved, if at all, since the time of Cobden. The ordinary elector fails to see that his representative deserves any gratitude or thanks for his services in Parliament. On the contrary, he

thinks it is he who is entitled to some return for having helped his representative to a seat in the House of Commons in preference to another who was equally eager for the honor. The spectacle of so many men competing for the voluntary service of the State in the capacity of a member of Parliament cannot but make the ordinary elector feel that he is conferring a favor on the particular candidate for whom he votes. This being their state of mind, constituents are naturally exacting. As the representative, on the other hand, desires to retain his seat, he cannot afford to ignore a letter from even the humblest and obscurest of the electors. The general election may come round again with unexpected suddenness, bringing with it the day of reckoning for the member. Then it is that the voter, however humble, however obscure, can help to make or mar the prospect of his return to St. Stephen's. But constituents will unreasonably persist in asking for things impossible. In the post-bag of the representative appointments are greatly in demand. There was a time when the M.P. had some patronage to distribute in the way of nominations to posts in the customs, the excise and the inland revenue, for which no examination was required, should the party he supported be in power. But that good time, or bad, is gone and for ever. The throwing open of the civil service to competition has deprived the M.P. of this sort of small change, which he once was able to scatter among the electors so as to reward past services and secure future support. Now he has absolutely nothing in his gift, except, perhaps, a nomination for any vacant sub-post-office in his constituency. Yet numbers of the electors still imagine there are many comfortable

posts which are to be had by their representatives merely for the saying of a word to some minister. An example of what the M.P. has occasionally to put up with is found in the following blunt and abusive epistle, sent by a disappointed office-seeker to the man he says "he carried in on his shoulders" at the last election:

Dear Sir,—You're a fraud, and you know it. I don't care a rap for the billet or the money either, but you could hev got it for me if you wasn't so mean. Two pound a week ain't any moar to me than 40 shillin's is to you, but I objekt to bein' maid a fool of. Soon after you was elected by my hard workin', a feller here wanted to bet me that You wouldn't be in the House more than a week before you made a ass of yourself. I bet him a Cow on that as i thort you was worth it then. After i got Your Note sayin' you deklined to akct in the matter i driv the Cow over to the Feller's place an' tole him he had won her.

That's orl I got by howlin' meself Hoarse for you on pole day, an' months befoar. I believe you think you'll get in agen. I don't. Yure no man. An' i doan't think yure much of a demertrat either. I lowers meself ritin to so low a feller, even tho I med him a member of parlerment.

Electors also argue that as M.P.s are law-makers they should be able to rescue law-breakers from the clutches of the police. Accordingly there are appeals to have fines imposed on children for breaking windows remitted, and even to get sentences of penal servitude revoked. The respectable tradesman on the verge of bankruptcy, who could be restored to a sound financial position by the loan of £100, sends many a cadging letter. He usually declares, that he not only voted for his representative, but attended every meeting that gentleman addressed in the course of the election. The best reply the M.P. could make to such an

attempt to fleece him is to advise his correspondent to attend more to business and less to politics; but he probably never makes it, for he can rarely afford to speak out his mind to a constituent. Inventors are also of the plagues from which the M.P. suffers. The man who has discovered the secret of making soap out of sawdust writes glowing letters about the fortune to be made if a company were formed to work the process. Almost every post brings bottles of mixtures and boxes of lozenges, calculated to transform the harshest voice into the clearest and mellowest. "Send me a testimonial," said the maker of one mixture, "that, after you had used my specific, the house was spell-bound by the music of your tones." Tradesmen are also most importunate. Quite recently the announcement of an interesting event in the family of a member appeared in the Press. Next day a van pulled up at the entrance to the Houses of Parliament. It contained three different kinds of perambulators; and the tradesman who brought them was extremely indignant because the police refused him admission to the House to display their good points and advantages to the happy father. Poets ask for subscriptions to publish their works, or, enclosing some doggerel verses as samples, appeal for orders for odes for the next general election.

"If you would quote in the House a verse from my volume, 'Twitterings in the Twilight,' what a grand advertisement I'd get! [wrote one rhymester to his representative]. You might say something like this: One of the most delightful collections of poems it has ever been my good fortune to come across is Mr. Sorcerates Wilkin's 'Twitterings in the Twilight.' Could the situation in

which the Empire finds itself be more happily touched off than in the following verse of that eminent poet?—and then go on to quote some lines from my book, which I enclose."

Members who are lawyers and doctors are expected by a large section of their constituents to give professional advice for nothing. If one of these unreasonable persons has a dispute with his landlord as to the amount of rent due, or finds it impossible to recover a debt, he expects, as a matter of course, his representative, if a gentleman learned in the law, to help him out of his difficulty; or, if a doctor, he favors him with long and incoherent accounts of mysterious complaints from which he has suffered for years. The M.P. is also expected to throw oil on disturbed domestic waters. Here is a specimen of a communication which is by no means uncommon:

Dear Sir,—Me and the wife had a bit of a tiff last Saturday night, and she won't make it up. If you just send her a line saying Bill's all right, she will come round. She thinks such a lot of you since you kissed the nipper the day you called for my vote.

But pity the poor M.P. who receives such a letter as the following:

Honored Sir,—I hear that Mr. Balfour is not a married man. Something tells me that I would make the right sort of wife for him. I am coming to London to-morrow, and will call at the House of Commons to see you, hoping you will get me an introduction to the honorable gentleman. I am only 30 years of age, and can do cooking and washing.

AGNES MERTON.

P.S.—Perhaps if Mr. Balfour would not have me, you would say a word for me to one of the policemen at the House.

During the evening the member who received this strange epistle

cautiously ventured into the central hall, and, sure enough, espied an eccentric-looking woman in angry controversy with a constable, who was trying to induce her to go away. But she refused to leave, and ultimately found a sympathetic companion in the crazy old lady who has haunted the place for years in the hope that some day she will induce the Government to restore the £5,000,000 of which she declares they have robbed her.

The Member of Parliament is liable to receive other communications of even less flattering and more exasperating character. Bribes are occasionally dangled before him through the post. Will he allow his name to be used in the floating of a company, or in the advertising of some article of common use or patent medicine? Will he use his influence in obtaining a Government contract for a certain firm? If he will, there is a cheque for so-and-so at his disposal. In a recent debate in the House of Commons on the payment of Members, Mr. John Burns evoked both laughter and applause by reading his reply to an offer of £50 if he obtained for a person in Belfast a vacant collectorship of taxes. "Sir," replied Mr. Burns, "you are a scoundrel. I wish you were within reach of my boot."

But the sane and the righteous give the M.P. more annoyance than the knavish and the crazy. Think of the numerous local functions—religious, social, and political—to which he is invited. When a meeting is being organized in the constituency, naturally the first thought of its promoters is to try to get the Member to attend. The more conspicuous he is in Parliament, and therefore the more likely to attract an audience, the greater is the number of these

invitations, and the more widespread is the disappointment and dissatisfaction among his constituents if he fails to accept them. He is expected to preside at the inaugural meetings of local amateur dramatic societies and local naturalists field clubs and "to honor with his presence" the banquets of local friendly associations. The literary institution, designed to keep young men out of the public-houses, must be opened by him. He must attend mixed entertainments of a political and musical character, at which his speech is sandwiched between a sentimental and a comic song.

But perhaps the Member of Parliament is most worried by the appeals to his generosity and charity which pour in upon him in aid of churches, chapels, mission halls, schools, workingmen's institutes, hospitals, asylums, cricket and football clubs, and in fact societies and institutions of all sorts and sundry. Of course it is only natural that if money be needed for an excellent local purpose the local representative should be included in the appeal. In some constituencies, however, many of these calls on the purse of the representative can only be described as barefaced extortions. Not long ago, Mr. Robert Ashcroft, one of the Members for Oldham, in his annual address to the electors, made a remarkable disclosure of the rapacity with which the M.P. is often preyed upon by constituents. He said:

"In my hands I hold a roll of paper, which is nearly twenty feet long, and it is covered with the names of applications for subscriptions since I became your member. The late Mr. Fielden, a week before Parliament rose, while we were sitting having a chat in the House of Commons, said to me, 'However do you manage in

Oldham?" And I replied, "As well as I can." He remarked, "Would you believe it, the first twelve months that I was elected I was asked to give"—and the sums were mentioned—"no less than £27,000." Now (continued Mr. Ashcroft) I simply mention this because I made a rule to send a cheque when I could afford to send it. But I am not an African millionaire, and I have no shares in Klondike. Therefore you must please to understand that when I do not answer these letters, and do not enclose a cheque, it is for the simple reason that I cannot afford to do so. I think that it is time one ought to speak out, and though one, as a Member of Parliament, is willing to do one's share for every good work in the constituency, do not forget that there are other men in the constituency, and of great wealth, from whom you ought to get a thousand times as much as you ought to get from me."

If a Member of Parliament should refuse to help his constituents in providing themselves with coals, blankets, footballs, cricket-bats; big drums, billiard tables, church steeples, sewing-machines, he is set down as mean; and numbers vow he shall not have their votes at the General Election. The representative is, by all means, to be commended in resisting these illegitimate demands. But there is something to be said for the constituents. Surely they may very properly ask, "From whom can we more reasonably seek aid for our deserving local charities than from our Member of Parliament?" They recall to mind his accessibility and graciousness while he was "nursing" the constituency. Was he not ever ready to preside at the smoking-concerts of the Sons of Benevolence, to sing songs or recite at the mothers' meetings, to hand round the cake

at the children's tea parties, to kick off at the football contest? Did he not regard service in the House of Commons more as a distinction and privilege than as a public duty? His speeches also are remembered.

Did he not tell the electors from a hundred platforms that for all time he was absolutely at their service? Did he not come to them literally hat in hand begging the favor—mind you, "the favor"—of their vote and influence? Yet to this cynical end has it all come, that badgered by requests for subscriptions to this, that or the other, he replies—to quote the prompt, emphatic and printed answer which one representative has sent to all such appeals—"I was elected for — as Member of Parliament, not as Relieving Officer."

In the House of Commons itself some disappointments also await the M.P. The motives which induce men to seek a seat in Parliament are, perhaps, many and diverse, but there is no doubt whatever that the main reason is an honest and genuine desire to serve the State and promote the happiness of the community. In the first flush of their enthusiasm after election our representatives zealously set about informing themselves of the subjects that are likely to engage their attention in Parliament. They soon find, however, that to do this properly would leave them very little time for anything else. The breakfast table of the M.P. is heaped every morning during the session with parliamentary papers, consisting of Blue books, Bills, reports, and returns. Blue Books—ominously ponderous and protentously dull—are by universal admission not attractive reading, yet eighty of them are, on an average, issued every year, demanding the attention of the conscientious representative. The Bills

are more inviting perhaps, embodying as they do, the fads and hobbies of the 670 Members of the House of Commons. About three hundred of them are introduced every session. After the first reading they are printed and circulated among the Members, who are expected to make themselves acquainted with their provisions. Most of the representatives, perhaps, give up the task in despair; and instead of attempting to arrive at independent conclusions by personal investigation and study, they rely on their political leaders to direct them on the right path in regard not only to the measures dealing with the main public questions of the day, but to the Bills of private Members. But it is not all plain sailing even when that lazy course is adopted. "The worst effect on myself resulting from listening to the debates in Parliament," writes Monekton Milnes, "is that it prevents me from forming any clear political opinion on any subject."

So supreme has the Ministry become in the House of Commons that the power of the private Member to initiate and carry legislation has been reduced to a nullity. Only the Bills of the Ministers have any prospect of reaching the Statute Book. That is a cruel disappointment to the M. P. who desires to be a real legislator and thinks he has an infallible scheme for putting straight some twist in the scheme of things. The M.P. who aspires "the listening Senate to command" also soon discovers that the opportunities for discussion and criticism are outrageously restricted in the interest of the Government. Perhaps he has devoted days to the manufacture of flowers of rhetoric for his speech in a great debate. Night after night he sits impatiently on the pounce to "catch the Speak-

er's eye," but fails to fix the attention of that wandering orb; while he hears his arguments and his epigrams used by luckier men, who had probably got them from the same shelf of the library; and the debate is brought to an end leaving him with a mind oppressed by a weighty unspoken speech. Then his constituents say unpleasant things because they do not see his name in the newspaper reports. They think he is neglecting his duty or else he is a foolish "silent Member." There only remains for the representative the cold consolation of the old saying that "they are the wisest part of Parliament who use the greatest silence"; or the opinion of his leaders, should his party be in office, that he is the most useful of Members who never speaks, but is ever at hand to vote when the division bells ring out their summons.

The man who always votes at his party's call and never dreams of thinking for himself at all is to be found no doubt in the House of Commons. But to many an M.P. it must be a very sore trial to find his opinions often dictated by his leaders and his movements always controlled by the Whips. Party discipline is severely strict, and violations of it are rarely condoned. The speech of the Member, sufficiently sincere and courageous to take up an attitude independent of party in regard to some political question of the day, is received with jeers by his colleagues, and, what is, perhaps, more disconcerting, with cheers by the other side. Such a line of action is often conclusive evidence of a good patriot. But he who takes it is commonly regarded as a crank and a faddist, and his only reward is to be "cut" by his party. On the other hand, there are

representatives of the people to whom the House of Commons is but a vastly agreeable diversion. Imagine the feelings of such a Member when, on a night off, a strongly worded and heavily underscored communication from the Whips demanding his immediate attendance at St. Stephen's is delivered to him at some inopportune moment, perhaps as he is just sitting down to a pleasant dinner or is leaving his house for the Frivolity theatre. If, prone as he is to yield to the temptations of the flesh, he should ignore this peremptory call of party duty, like the crank, he is held guilty of a grave breach of discipline. His past services in the division lobby—on nights when the proceedings in the House were a regular solemn lecture from the Chief Whip on the enormity of his offence. Worse still, his name is published in an official "black list" of defaulters, or he meets with a nasty little paragraph exposing his neglect of duty in the local newspaper which most wily circulates among his constituents.

And yet, with all his attention to the desires, the whims, the caprices of his constituents, with all his surrender of private judgment to his leaders, of personal pleasures to the Whips, what M. P. can confidently feel that his seat is safe? It is hard to get into Parliament. To remain a Member is just as difficult. The insecurity of the tenure of a seat in the House of Commons is perhaps the greatest drawback of public life. Many a man with ambition and talent for office does years of splendid service for his party in Opposition. The General Election comes; his party is victorious at the polls. But he himself has been worsted in the fight; and he has the mortification of seeing another receive the portfolio which would have been his in happier circumstances. To such a man, with his keen enjoyment of the delights and exultations of the Parliamentary career, life outside the House of Commons must be barren and dreary indeed. Yet never again may he cross its charmed portals.

A Reformatory for Loafers

BY EDITH SELLERS IN FORTNIGHTLY REVIEW.

In Lower Austria there was recently established what is known as a Zwangsarbeitshaus or in other words a reformatory for tramps and loafers. Here they are made to work and to understand the value of work. The results have been excellent and fewer beggars are to be found in Lower Austria than elsewhere in Europe.

SOME twenty years ago the Lower Austrian Landtag proclaimed war to the death against the whole loafer tribe. They were to be worried and harassed in all possible ways, it was decreed; no rest for their feet was to be given to them, no place on which to lay their heads. The charitable were exhorted to withhold from them all help, even bread and water; and the clergy were call-

ed upon to denounce from the pulpit the bestowal of alms on them as a crime. Begging and vagrancy were forbidden under a penalty of three months' imprisonment, and orders were issued that any able-bodied man or woman found without visible means of support should promptly be arrested. Everything indeed that could be done was done to make life in the province eminently unpleasant

for lazy ne'er-do-weels and sturdy beggars, with a view to forcing them either to mend their ways, or seek a home elsewhere.

To pass anti-vagrancy laws and frame regulations for the suppression of mendicancy is an easy matter, however; it is in the enforcement of them that the difficulty lies. The Austrian authorities were not long in discovering that, let them do or say what they would, the charitable would go on giving; and that therefore it was practically impossible, through sheer lack of space, to send to prison every man found begging. And what was still more serious, there was strong evidence that professional loafers—the worst class of all—would as a matter of choice rather pass a month or two in prison than work the whole year round. As often as not the very day these men obtained their liberty they betook themselves straight back to their old calling. Evidently if persons of this sort were to be dealt with effectually they must be kept under restraint for a much longer time than was possible, for their offence, in an ordinary prison. It was therefore decided, thanks in a great measure to the exertions of Dr. Schoffel, one of the five members of the Landtag Executive, to build a Zwangsarbeitshaus, or Reformatory for Loafers.

According to the official report on the subject, this Zwangsarbeitshaus was established not so much as a place of punishment, as a place where "Arbeitsscheuen" should be "kept at work, made to understand the value of work, and have a love of work aroused in them." That in this it has succeeded it would be rash indeed to say; but at any rate it has certainly been the means of bringing about a remarkable change in Lower Austria. Before it was in existence

the whole province was the happy hunting ground of tramps, itinerant musicians, bear-leaders, comb-sellers, and the rest of the set whose natural inclination is to live at the cost of their fellows. Charity was demanded almost as a right, and in lonely districts threats were resorted to—even violence by no means unfrequently—if whining failed to extort alms. At the present time there is less chance of meeting an able-bodied beggar in Lower Austria, outside Vienna, at any rate, than in Middlesex. In the course of the year that followed the opening of the Zwangsarbeitshaus, the convictions under the Vagrancy Act decreased by sixty per cent.

This reformatory for loafers is at Korneuburg, a village a few miles distant from Vienna. It is a huge place; in the main building alone there is space enough for a thousand prisoners, or Zwanglinge, i.e., the coerced ones, as the inmates are called. From its appearance it might easily be mistaken for a fortress, for it is completely cut off from the rest of the world by high walls; and at the entrance guards with loaded guns are stationed; should anyone attempt to escape he carries his life in his hand. The most rigid military discipline is maintained; hard labor with scant rations is the order of the day, and he who will not work has but small chance of eating. The only advantage the inmates have over prisoners in the ordinary jails is that the length of their stay in the Zwangsarbeitshaus is determined, not by the sentence of any judge, but by their own conduct. The harder they work and the better they behave, the sooner they regain their liberty. In no circumstances, however, may they be detained longer than three years. While they are there every care is taken to treat each one of them so

far as possible according to his merits, but then it rests with them to prove that they have merits. The official assumption is that every man who enters a Zwangsarbeitshaus is worthless, although of course not irredeemably worthless, and it is interesting to note that, on this point, the opinion even of the populace is in perfect agreement with that of the authorities. Among the working classes in Austria a visit to a relief station, casual ward, or even a workhouse is held to entail no disgrace whatever, but a sojourn in a Zwangsarbeitshaus is looked upon as a most ignominious experience. To be sent there is regarded, in fact, as being stamped as one who wishes to prey on his fellows, to eat the bread for which they work.

The Korneuburg Zwangsarbeitshaus is reserved exclusively for males who are able-bodied, in full possession of their mental faculties, and above eighteen years of age. In order to be sent there a man must be convicted in open court of an offence against the Vagrancy Law which came into force in 1885, i.e., of wandering about without visible means of support; of begging or in any way appealing for charity; of sending children out to beg; or of refusing, while destitute and out of employment, to undertake work offered under conditions approved of by the local authorities. Although any able-bodied person found guilty under this law may be sent to a Zwangsarbeitshaus, whether he be sent there or not rests with the judge who in deciding the point is guided by the man's previous record. In no circumstances would this sentence be passed on anyone who could prove that he had been honestly trying to earn his own living and had failed through no fault of his own. The Korneuburg institution is for the pun-

ishment of Lower Austrians alone, and should a native of any other division of the empire be sent there, he is promptly passed on to his own province, unless, indeed, as is often the case, the authorities of this province prefer defraying the cost of his maintenance at Kornueburg.

The inmates of the Kornueburg institution are divided into three classes, each of which is kept so far as possible apart from the other two. On his arrival a man is placed in the third class, and there is no chance of his being allowed to leave before the expiration of his full three years' term, unless he can make his way into the first. No matter to which class he belongs, he is kept hard at work practically the whole day long. At five in the morning the great bell rings, and by six all the inmates must be washed, dressed, have made their beds, eaten their breakfasts—bread and soup—and be ready for the day's task. They work from six o'clock until eleven, when they have dinner. At this meal the food served, although of the plainest kind, is good in quality, sufficient—in the opinion of experts—in quantity, and thoroughly well cooked. From half-past eleven until half-past twelve is the recreation hour, which the men who work indoors must pass walking about in the great courtyard. Those who have anything to smoke may smoke at this time, and they may all talk as much as they like to members of their own class, always providing they abstain from reminiscences of their former evil doings. From half-past twelve to six in Winter—in Summer seven—is work again; then comes an hour's recreation and the evening meal. Work goes on, too, in Winter from seven to eight.

Whenever the nature of the work allows it a fixed task, proportionate to

his strength and ability, is allotted to each man every day, and this he must do or woe betide him; to the work-shirker no mercy is shown. He passes his days in solitude, with bread and water for his fare and a plank bed to sleep on, and if this regime fail to make him see the error of his ways, confinement in a dark cell is his portion. Strangely enough, considering the previous lives of these people, the great majority of them settle down to their work quite diligently when once they understand the measure that otherwise will be dealt out to them. It is the exception rather than the rule for them to be subjected to any special discipline either for idleness, or anything else. On an average only about one-third of the prisoners at Korneuburg are ever really punished at all, and of these fifty per cent. are punished only once. Still, there are, of course, black sheep among them; and, as we shall see later, a case has occurred of a man's baffling the authorities completely, setting them openly at defiance, and never doing a stroke of work during the whole time he was in the Zwangsarbeitshaus.

The prisoners have certainly every inducement to work, for it is by work and work alone that they can either shorten their stay in the reformatory or render their lot tolerable while they are there. So long as they show any signs of their old loafing propensity, they are kept in the third class, i.e., that to the members of which no indulgence of any kind is allowed; while if they throw themselves heartily into what is given them to do, they are soon promoted to the second class. Then, if they not only work well but behave well, and prove themselves to be trustworthy, they are placed in the first class after a time. And once there life is comparatively

pleasant. As a further incentive to industry, the men are paid regular wages for any work they do over and above what defrays the cost of their maintenance in the institution. They must, however, leave one-half of the money thus earned to accumulate until the time comes for them to leave Korneuburg, so that they may then have something wherewith to start life afresh. What they receive at the end of every week they may, if they choose, send to their relatives in the outside world; or they may, and almost invariably do, spend it on procuring for themselves little luxuries—tobacco, white bread, butter, cheese, coffee. In some few special cases the men are allowed to buy wine or beer, but only in very small quantities. The earnings of the best among them, however, are but meagre. During the year 1901-02, 330 prisoners were released from Korneuburg, and only 182 of them had managed to save more than ten florins each; 109 had each saved between five and ten florins; 23, less than five florins; and 16 had saved nothing at all.

The third class inmates work in the Zwangsarbeitshaus itself, and whenever possible at the calling for which they have been trained. Some are employed as carpenters, others as shoemakers, tailors, locksmiths, etc. About eighty are engaged at the great steam laundry, where the linen from most of the public institutions in the district is washed, and nearly the same number make baskets, mats, paper bags, etc. The men in the second class help to do the housework of the reformatory, to clean and cook, for women servants are, of course, never allowed to cross its threshold. Some of them are employed at the gas works; others in the garden; others, again, on the farm attached to the institution. With re-

gard to the first class inmates a rather peculiar arrangement is in force; the authorities hire them out in gangs of from ten to twenty to the various employers of labor in the district. With each gang an official overseer is sent to keep the employes to their work on the one hand, and see that they are properly treated by their employers on the other. The authorities make the contract, receive the wages, and are responsible for the work and good behavior of the men. If the distance be not too great, the gangs return to the reformatory every night; otherwise, only when the special work for which they are hired is finished. In the latter case the employers provide them with food and lodging. It is only the particularly trustworthy among the men who are ever hired out, owing to the opportunities it gives them for running away. Anyone, however, who is caught trying to escape, or who is proved to have connived at the escape of another, is at once put back into the third class, where he is quite secure from any temptation to repeat his offence. No one is ever hired out excepting at his own wish.

The full responsibility for the management of the Korneuburg reformatory, and for the well-being and safe-keeping of all who live there, rests upon the director, an official who has at once more varied and more difficult duties to fulfil than almost any

other man in Austria—barring the Emperor. Compared with his lines of life, those of an ordinary jail governor are cast in quite easy and pleasant places. The very *raison d'être* of the institution under his care is, it must be remembered, not so much to punish men for being loafers, as to take from them all wish to loaf—a much more appalling task. While, therefore, he is bound to enforce strict discipline, and to deal ruthlessly with the incorrigible, he must always be on the alert to detect and encourage any signs of improvement, even the faintest; for it is only by giving them a helping hand at the right moment, just when they are at the turning of the ways, that there is any chance of converting the sort of men who go to Zwangsarbeitshäuser into useful members of society. As they are morally all more or less on the invalid list, they stand sorely in need of careful and delicate handling, and each one of them must be dealt with individually if any good is to be done among them. The success of the Korneuburg institution is due in a great measure to the fact that Herr Lunzer, who until quite recently was its director, was heart and soul in his work. He brought his personal influence to bear on his charges, dealt out among them encouragement, praise, and blame with nice discrimination, and he tried to humanize them, above all, to arouse in them a sense of self-respect.



The New French President

BY JOSEPH BRANDRETH IN LONDON MAIL.

That a scapegrace son does not always turn out a worthless man, is amply proved in the case of M. Fallieres, the new president of the French Republic. There was a limit to his frivolity in the Latin Quarter of Paris, and to his scandalous behavior later on at Nerac, and eventually he emerged from a careless youth into a great servant of the Republic. His political career has been one long succession of triumphs.

THE strong desire of the Republican majority to place a strictly "safe" man at the head of the Republic has resulted in the election of M. Fallieres, the President of the Senate, as the chief magistrate of France. Perhaps, in existing circumstances, no better choice could have been made, for history is full of precedents of the danger a democratic republic runs from the placing of too popular or too strong a citizen in sovereign power.

It may be said of M. Clement Armand Fallieres that he has been placed in the supreme position entirely by the votes of Republicans, for neither the Monarchists nor the Nationalists, nor, indeed, the Conservatives of any shade of opinion, enter into the majority to which he owes his election to the presidency. In sending him for seven years to the Palace of the Elysee the Republicans know that they have secured a strictly constitutional president, one who will confine himself absolutely within the prerogatives of the chief magistrate of a democracy, who will in all things be guided by the advice of his responsible ministers.

To the great majority of his fellow countrymen, M. Fallieres is perhaps less known, and consequently less popular, than many other prominent Republican politicians, for though he has been a Cabinet Minister in no fewer than eight different administrations, he has never been a great popular tribune, and he is better known among legislators as a man who had

done yeoman service for his party than as a public orator who has swayed the masses.

M. Fallieres was born on November 6, 1841, at Mezin, in the Lot-et-Garonne, and he is therefore sixty-five years of age. His father, who was a wine-grower and likewise occupied the position of clerk to the justice of the peace and district land surveyor, was a staunch Conservative and anti-Republican, and was ambitious to make a lawyer of his son. Those who remember young Fallieres describe him as a lad of a somewhat melancholic and dreamy disposition, with great aptitude for learning and a good memory. The father, thinking his son wanted stimulating a little, sent him to the Lycee at Angouleme, and here, at the age of eighteen, he took his degree as Bachelor of Literature. From Angouleme he went to Bordeaux, where in due course he passed his examination as Bachelor of Sciences.

In 1860 his father sent him to Paris for twelve months to study the law, but the frivolous manner in which the young man passed his time in the Latin Quarter, and the small progress he made, induced old Fallieres to remove his son from Paris and send him to Toulouse.

Two years later he was called to the Bar, and on returning to his native district he registered himself as a barrister at Nerac. Truth to tell, the records which have come down to us do not show that the young barrister went the right way to work to secure clients. With sundry other

young men of his own age and temperament he frequently scandalized the little easy-going town, and at times aroused the peaceful citizens from their sleep to the highest pitch of indignation by ringing all the door-bells in the town after dark.

Presently, however, the young man settled down to work in sober earnest. One day before an ironic and sarcastic judge he pleaded a case with such remarkable talent as to win it. People began to think that perhaps there was some merit in this young man after all. Another case which he carried to the Appeal Court at Bordeaux and won secured for him a strong local reputation. One day, in the presence of his staunch and easy-going old father, M. Fallières ventured to assert his belief in Republican principles. This was too much for the Conservative clerk to the justices; he openly quarrelled with his son, and an estrangement was brought about which lasted for several years.

From that time forward M. Armand Fallières became known as an active local Republican, and, thanks to his talent as an orator, he became in turn town councillor and mayor of Néric. He was also elected a member of the County Council or General Council of the department. It was about this time that he married the daughter of a local attorney, Mlle. Bresson, the present Mme. Fallières.

Later on M. Fallières was dismissed from his office as mayor for holding opinions which were considered too advanced and democratic by the reactionary Government of the day. He was soon reinstated, however, and in 1876 he was elected as local member of Parliament to the Chamber of Deputies. He voted consistently with the Republican Left, and made his mark as a parliamentary debater of no mean order. In 1880 he was ap-

pointed Under-Secretary of State for the Interior. In 1882, in another moderate Republican Cabinet, he was given the portfolio of Minister of the Interior. In 1883 he became Prime Minister for a few months, but resigned because the Senate refused to vote a bill he had brought in for the banishment from France of all pretenders to the throne. He has since formed part of various Cabinets, and is known as a man of moderate and conciliatory views—in fact, an “opportunist.” He refused at one time to vote for the separation of Church and State; but he has since shown himself favorably inclined, while President of the Senate, to M. Combes’ measure, which has now passed into law. He was elected a Senator for his native district in 1880, and on March 3, 1899, he was elected by the Senate to preside over that somniferous institution in succession to M. Loubet, proclaimed President of the Republic.

Such is a brief outline of M. Fallières’ political career. Let us now consider the personality of the man. He is under the middle height, and very stout. There is an amount of “bon-homie” and gentle courtesy about his conversation which prepossesses one in his favor. Yet in manner he is, it must be admitted, somewhat ponderous, while his gestures are not devoid of a certain air of pretentiousness. He lacks M. Loubet’s seraphic smile, but it is said that he is endowed with a certain firmness of character. To be quite impartial, I have also heard it said that he is sometimes lacking in political courage, and I must leave my readers to reconcile the two statements as best they can.

M. Fallières is a capital shot, and there is nothing that pleases him so much as a day on the moors or

among the hills. He is a hearty eater, never partaking of less than three dishes at each meal, and he would hardly be a Gascon had he not a weakness for garlic in his food. He grows the wine he drinks at his own table, which is always laid for any of his personal friends who may "drop in" at meal times without ceremony. In justice it must be added that M. Fallieres does not expect his guests to drink his own wine, but provides them with whatever they may prefer. With a view to reducing his corpulency as much as possible, M. Fallieres takes a long walk every morning, always making for some point of Paris which he has fixed upon beforehand. During the Summer, and whenever Parliament does not require his presence in Paris, he goes off to his country house at Loupillon, near Nérac, where he is a great local favorite. The wine-growers and vineyard owners all know him, and treat him familiarly. Without being a wealthy man M. Fallieres has put aside sufficient to bring him in a comfortable income for the remainder of his days.

He is ably supported by his wife, who is an accomplished hostess, and

whose natural refinement has been polished by a long period of official life in Paris. Mme. Fallieres, who is not above accompanying her cook to market occasionally, prefers women servants about her, and has never employed a man servant, though she will find the Elysee full of them. The new President has two grown-up children, a son and daughter. The son is a barrister in practice, and the daughter is still unmarried.

Those who would have preferred to see another man than M. Fallieres elected President say that he owes his success to the facility with which he has at all times been able to adapt himself to the circumstances of the hour. They apply to him the Italian proverb, "Mettere la coda dove non va il capo," but this is surely a compliment in disguise, for the man who, without losing his principles altogether, can yet accommodate himself to the progressive changes in his country's political tendencies is a good man to be at the head of a democracy.

It is better that the French Republic should have a great servant than a small master.



Tips and Tipping

BY CHARLES WINDHAM IN CHAMBERS'S JOURNAL

Tipping has grown to such alarming proportions as to have become a menace to tourist travel in the older portions of the world. The system is universal there, and no traveler can live in peace unless he subscribes to it. Those who demand tips have at the same time refused them gratification and an independent traveler is known wherever he goes.

ALL things considered, it is perhaps as well that the identity of the man who first gave a "tip" has never been discovered. No doubt the individual in question was animated by the best motives, and had no idea of the heritage of annoyance and expense he was bequeathing to an innocent posterity. It may fairly be presumed, too, that he meant his ill-placed generosity to be regarded as a personal matter for that one occasion only, and not as establishing a precedent in either his own case or that of anybody else. Unfortunately, these praiseworthy intentions failed utterly, and the innovation spread promptly and to such an extent that what was originally an entirely optional custom has now practically become an obligatory one. From time to time, certainly, a few bold spirits have been daring enough to make a determined stand against the evil—for it is nothing less—but the attempt has never proved successful. Sooner or later the iconoclasts have, under pressure of the class whose vested interests are thus assailed, given way and fallen into line with every one else. Nor is this really to be wondered at, for to walk out of an hotel ignoring the outstretched hands of the army of domestics lined up in the entrance halls demands considerably more than an average amount of moral courage. Similarly with regard to every other instance where custom decrees that the insidious "tip" shall be bestowed. Per-

haps this explains in part why it is that although we all bitterly inveigh against the practice, yet we all subscribe to it.

One of the most irritating features in connection with "tipping" is that there is no rhyme or reason about it. Thus we see A., who does nothing, and pass by B., who possibly deserves recognition. When we dine at a restaurant the imposing headwaiter has a coin slipped into his hand at parting, although his labors on our behalf have commenced and ended with the presentation of the bill. Yet the cook who has prepared the dinner gets nothing at all. Again, we "tip," or "remember," as the individuals concerned, prefer to term it, the employes in a hairdresser's shop, but not those in that of a tailor or bootmaker. In the same way, cabmen are overpaid as a matter of course, while every halfpenny of change is firmly exacted from 'bus conductors. There may be some good and sufficient grounds for drawing these delicate distinctions, yet nobody seems to be aware of them.

That the practice of "tipping" is on the increase there is not the slightest doubt. New claimants for this form of recognition are continually springing up. In the old days, for example, when one stopped at an hotel the waiter, chambermaid, and "boots" alone expected a gratuity. Nowadays, however, these functionaries are joined by lift-boys, luggage-carriers, hall-porters, and waiters from all the various departments of

the establishment — smoking-room, drawing-room, reading-room, restaurant, Every one who has travelled must have a lively recollection of how, at the moment of leaving all sorts of individuals who have hitherto kept out of sight suddenly spring into existence. To ignore their mute, but at the same time exceedingly eloquent, appeals is impossible.

It is said that a hardy Briton once left an ultra-fashionable hotel in Paris without bestowing so much as a single sou on any of the expectant throng gathered together to speed his parting. Waving them aside with a lordly gesture, he walked calmly through the front door into the street, ordering his luggage to be sent after him. The hall-porter was so taken aback that the daring visitor was safely out of sight before he quite grasped what had happened. Then, with great presence of mind, he transferred the luggage to a cab bound for the wrong railway station. It was the only possible method, he felt, of marking his sense of horror at the outrage committed on himself and colleagues.

A less drastic, but equally efficacious, manner in which hotel employes notify their uncomplimentary opinions of those with whom they come into contact takes the form of inscribing on the luggage certain hieroglyphics in chalk. Another plan is to arrange the labels in such a way that the staff at other establishments subsequently patronised will be able to decipher their hidden meaning. The code is rather complicated. Thus, according to whether an innocent looking label be pasted the right or the wrong way up, or on the top, the bottom, or the side, something different is meant. If only the system were known the traveler could en-

sure the command of special attention, for all he would then have to do would be to arrange the labels so as to read, "This is a generous man; treat him well," or something of the sort. It may possibly have been within the reader's experience on arriving at an hotel to find the servants extending him a welcome the reverse of cordial, and eyeing his trunks and boxes with apathy. For this the position of a tell-tale luggage label is responsible. At times, also, hall-porters, when they consider themselves inadequately rewarded, go a step further and chalk an offensive epithet on the baggage of the individual concerned. A place where this sort of thing frequently happens is Monte Carlo, and any one who falls below the standard of liberality laid down by the staff of the hotel he stops at there is liable, on departing, to find the words "salte" and "salir" scrawled on his boxes. The result is that when he reaches the railway station the porters, instead of attending briskly to him, all suddenly remember pressing engagements elsewhere. It often happens, too, that anything thus marked goes astray on the journey, rather leading one to suppose that it is thrown out of the window at the first convenient opportunity.

Ladies seem to be special sufferers from this unwelcome form of attention. A few weeks ago a letter on the subject appeared in a continental paper. The writer, a lady traveling alone, complained that on leaving a certain well-known Riviera hotel after a week's stay she dispensed gratuities on the following scale: *Femme de chambre*, hall-porter, and head-waiter, five francs each; "boots," four francs; lift attendants (two men), four francs; luggage porters (two men), four francs; omnibus conduc-

tor, three francs—total, thirty francs. Despite this really liberal expenditure she evidently failed to satisfy the greed of the staff, for when she reached the station she discovered that all her luggage had an insulting remark chalked on it. An experience of this sort is not calculated to give one a very pleasant impression of continental travel.

Just as the appetite grows on what it feeds upon, so does "tipping" increase with "tips." It is the lavish and ill-placed liberality of certain individuals that is responsible for the serious proportions which the system has now assumed. The moderate gratuities once given in rare instances and entirely as a matter of grace for services outside the ordinary no longer obtain. "Tips" have become many and large, and are looked upon by their recipients as their just due. If they are not forthcoming pressure is brought to bear by the class concerned, and pressure of a nature that few are bold enough to stand against. It seems that it is the wealthy tourist from the United States more than anyone else who has made "tipping" such a tax. Scattering dollars where shillings would be more than ample, they make the way very difficult for the equally well-intentioned but poorer individuals who come after them. It is only natural that when once a waiter has had half-a-sovereign for performing a trifling service, he turns up his nose when the next patron offers him half-a-crown.

One of the chief difficulties in connection with the whole system of tipping" is that there are no exact rules about it. Thus no one can declare with certainty either whom to "tip," when to "tip" or how much to "tip." It is all very well to say that the answer is "everybody," "al-

ways," and "liberally;" for, though excellent in theory, this does not work out in practice at all. Then some professed experts declare, with regard to the amount, that the proper scale of disbursements is, in the case of residence at an hotel, 10 per cent. of the bill. This, however, is by no means a safe calculation, as it generally means far too small a sum. Suppose, for example, a four days' hotel bill to be two and a half guineas. The "tip" percentage would then be a trifle over five shillings, a sum which it would be impossible to divide in such a manner as to satisfy everybody who expects to share in it. The number of these is often embarrassingly large. First and foremost is the lordly head-waiter; then comes at least one assistant. These two alone will leave very little change out of five shillings, while the hall-porter, chambermaid, lift-attendants, and luggage-carriers have also to be reckoned with. Then, if one stops long enough to run up a bill for 20 pounds, the 10 per cent. basis is equally inapplicable.

To lay down the precise amount to be bestowed on each applicant is scarcely feasible, as the distribution depends on many different circumstances. A long stay, for example, means larger gifts at parting than a small one; and, similarly, more is expected of the occupant of a first-floor suite than of the individual who contents himself with a modest bedroom at the top of the house, while the class of hotel patronized is also a governing factor. Striking an average, however, it may be said that, in the case of a week's residence, the following sums are ample: head-waiter, five shillings; waiter, half-a-crown; chambermaid and hall-porter, two shillings each; luggage-porter, eighteen pence;

lift-man, a shilling. They will all probably look as though they wanted more, but they will at least have the grace to say, "Thank you."

Sea-trips are closely bound up with sea-tips. Indeed, one cannot go on the shortest voyage without discovering that the passage money is not by any means the only expense to which the traveller is put. The different "tips" or gratuities may be small in themselves, but they mount up to a good deal in the aggregate. On a long journey—to Australia or China, for example—they are apt to make a considerable hole in the ten-pound note; while even on one of only a few days' duration they can easily run away with the best part of five pounds.

It is difficult to lay down any hard-and-fast rules about "tips" on board ship. They are governed by many different circumstances, such as the duration of the voyage, the class of cabin occupied, the amount of attention required, and the ideas on the subject of the individual concerned. First-class travellers are naturally expected to be more generous than second-class ones, and on some lines "tips" rule higher than on others. This latter circumstance has very little to do with the length of the voyage, for the big Atlantic liners which run between America and England in five days call for more private disbursement of this sort than do many of the vessels plying to India and the east. Cruises on pleasure-yachts, too, mean larger gratuities than usual.

To the inexperienced voyager the task of discovering whom to "tip" is almost as difficult as that of discovering how to "tip." The novice is certain to give either too much or too little, while he is also very apt to press his parting gifts upon the wrong people. A wealthy but un-

travelled individual, in his anxiety to do the right thing, once took the captain aside as soon as he came on board and blandly offered him a sovereign to see that he was made comfortable. Another stood as much in awe of his cabin-steward that he passed him by altogether when the critical moment came.

The number of people on board ship who expect to be tipped (or "remembered," as they themselves more elegantly put it) is large enough to be a serious consideration. Roughly speaking, every one—except the officers—who comes into contact with the passengers thinks himself ill-treated if not pecuniarily rewarded at the end of the voyage. Of course there is no compulsion to fall in with this view; at the same time, those who hold aloof from the general practice are not likely to have their comfort studied to any great extent. Thus the non-tipping but strong-minded traveller never finds himself called at the proper time in the morning, the bath is always occupied when he wants it, his deck-chair gets washed overboard in the night, and portions of his baggage mysteriously disappear when he is leaving the ship. The next time he goes to sea he probably decides to subscribe to the custom, much as he may dislike paying for service that is nominally rendered free of charge.

First and foremost among those who are eligible for a "tip" is the chief steward. Unless he receives what he considers an adequate amount a bad seat at table is the result. On the American liners a sovereign is quite a usual figure to present this important individual with. The millionaire occupants of the best state-rooms and those who want the privilege of sitting at the captain's

table at meal times have to put their hands a good deal deeper into their pockets. A more modest scale obtains on the P. & O., Orient, and Union Castle lines, on any of which a sovereign is regarded as an outside gratuity even for the longest voyage.

After the chief-steward has been "remembered," the man who waits at table claims attention. Five shillings for a short voyage to the Mediterranean or Egypt, and ten shilling for a long one to India or the Cape, are the usual payments in this case. The cabin steward expects recognition on at least the same scale, and as he works harder for the passengers' comfort than any one else, often gets more. Then comes the bath-steward, who sees no reason why he should be left out in the cold when anything is being given away, although on board ship people almost invariably prepare their own baths. However, he generally receives half-a-crown from every one upon whom he is supposed to be in attendance. The last to submit a claim is the baggage-room steward. A couple of shillings meet it well enough.

So much for the staff below deck. There is another one above which has no intention of being overlooked when tipping-time arrives. At its head is the smoking-room steward, who seldom does anything more laborious than whistle down a speaking tube for cigars. In order that he may not collapse from overwork, he is provided with an assistant who fetches drinks from the adjacent bar as they are required. Each of these worthies thinks himself ill-used if he is not presented with at least four or five shillings by all who have used the smoking room during the voyage. The deck-

steward who is responsible for the accessories of the various games played on board, has also to be remembered and, finally, there is the quartermaster who looks after the deck-chairs. Half-a-crown apiece is enough on their account, although they themselves may hold a different opinion about the matter.

On some lines a practice prevails of placing a box in the smoking-room or saloon, in which passengers are requested to deposit such "tips" as they may feel inclined to give. The amount of these is then divided equitably among the staff. The plan spares the traveler a good deal of trouble and mental anxiety. It also has the advantage of ensuring that no one gets a larger share than by the accepted custom he is entitled to. Among the participants, however, it is not popular, for they consider that the total thus subscribed is below what it otherwise would be. The shipping line which relieves its patrons of this taxation entirely (for the "tipping system" amounts to nothing else) has a great future before it. Unfortunately, such a line has not yet come into existence.

Perhaps the country where "tipping" is more deeply rooted than anywhere else is Egypt. The persistence of the demands for "back-sheesh" there is quite proverbial, and the appearance of a stranger in the streets of Cairo or Port Said is the signal for the immediate swarming round him of beggars, hucksters, guides, and touts of every description. Even when one makes a purchase in a native shop one is expected to leave a piastre or two behind, nominally "for coffee." In Italy, too—and especially in Naples—touring and "tipping" go hand-in-hand. The only

thing to be thankful for is that throughout the entire country gratuities are smaller than anywhere else in Europe. An hotel hall-porter in Rome beams when he is presented with a couple of lire, and equally moderate disbursements are gratefully accepted by waiters and chambermaids. There are, however, so many

of them to participate in the visitor's bounty that even these small sums form a serious item in the cost of an Italian tour. Altogether, protest against it as we do, the "tipping system" has come to stay, and not even the most resolute of passive resisters can stand against it for any length of time.

Letter-Scrappers and Their Work

BY L. J. HORNIBROOK IN THE BRITISH WORKMAN.

What is a letter-scrapper? It is possible that very few people on this side of the water know, but in England, where the typewriter is not used to the extent it is here, a letter-scrapper is a well-known and useful individual. He, it is, who addresses the thousands and thousands of envelopes in which British merchants send out their circulars.

WHAT is a "letter-scraper"? The question may well be asked by those unacquainted with the dark side of London life, or, indeed, of life in any other of our great cities. The endless tide of humanity which flows into London every year, brings with it those who, from one cause or another, go down in the fierce struggle for existence, and sink into what is known as the "submerged tenth." These men, often of good education wander desolately through the streets, and are only too glad to turn their hands to anything which will afford them prospect of food and shelter. Some resort to Ham Yard, not far from Piccadilly Circus, which may be termed the headquarters of the "sandwich" men. Others, and particularly those who are physically weaker and educationally stronger, take to "letter-scrapping."

If you wish to know what this means, it can be told in one word. A "letter-scrapper" is simply a man who directs envelopes, being paid at

the rate of from 2s. 6d to 3s. per thousand. It is dreary, monotonous work, and even a clever penman will find his hand soon tire as he tackles the pile of envelopes before him. By the time he has got through his thousand, the few shillings he has gained thereby are well earned. Anyone who has ever tried it knows what drudgery it is. To direct a thousand envelopes may appear a comparatively easy task, but it takes a much longer time, and is far more fatiguing, than most people would imagine.

There was a time when large firms employed their own clerks for this particular class of work, and it was only on rare occasions that the poor outcast of the streets got a chance to undertake it at his poverty-stricken home. But when the enormous increase of letters and circulars sent out by business establishments of all kinds, the demand for outside help grew, and was promptly met. More than one agency was started, and addressing envelopes has now become a regular business in itself, giving em-

ployment to a large number of men.

One of the first institutions to see the possibilities opened up by this demand, as a means of helping the outcast and homeless, was the Bessbrook Advertising Agency, of Queen's Square, W.C. This institution was founded by Mr. and Mrs. Maynard, who had taken a deep interest in social work in London, and had been associated with various agencies for the relief of the poor. The Bessbrook Homes, as they are called, were named after Mrs. Maynard's father, the late Mr. John G. Richardson, of Bessbrook, Ireland, who was the pioneer of what is now known as the Garden City movement, and who gathered around him a healthy and vigorous industrial community, free from the contaminating influence of the public house.

A start was made at the Bessbrook Homes, men were gleaned in off the streets, and envelope addressing soon became one of the staple industries of the institution. The work grew enormously. At the present time the number of envelopes addressed every year runs into millions, and for clearness of writing and accuracy the workers at the Homes have gained a high reputation. It is to this department that out-of-work clerks naturally gravitate; and Mr. Maynard Hare, who is in charge of the Homes can tell some strange stories regarding the life-histories of these men. One man, for instance, an American, who had been reduced to the lowest degree of destitution, found his way to the Homes in search of work. It proved the turning point in his career. He is now in a permanent situation and earning good wages. Instances of this kind, however, are by no means

uncommon. Many of the workers have found it meant a fresh start in life for them. They have been drafted into houses of business, and thus regained responsible positions.

At the Bessbrook Homes each man is paid every day for the work done. Out of this he pays a small sum for his bed, and buys his own food. He is treated, in fact, not as the inmate of an institution, but an employe of a house of business, and in this manner his self-respect is encouraged. Services are held at the Homes every Sunday and Friday, and in the long Winter evenings the hall is open as a library and reading room free of charge, and this tends to make the institution a home in the true sense of the word.

Of the outside agencies established for the purpose of envelope addressing, the oldest and most widely known is that of Messrs. Geo. Smith & Co., whose offices are at Gresham House, Old Broad street. The work is not carried on at this address, however. They have a large building in another part of the city, which resembles a huge warehouse, where many hundreds of men are constantly employed. They are the largest employers, indeed, in this particular business, and it speaks well for their treatment of their workers, when it is stated that some of their men have been with them for the last twenty years.

The late Dr. Barnardo, it may be added, was a good friend to the "letter-scrapper," as well as to so many homeless waifs. He gave out a great quantity of this work, and generally paid higher rates than could possibly be obtained elsewhere.

Investing for Women

WORLD'S WORK.

It is frequently a problem with women, having but slight knowledge of the world of business, how best to invest small sums of money. Some sound advice is given in the following short article. In brief the writer favors government or municipal bonds and disparages mining stocks and bonds, counselling the avoidance of anything that is heavily advertised in the Sunday or sensational press.

WHEN one of the greatest financiers of the United States was asked by the widow of a man who had been his secretary how she could invest the \$4,000 which her husband had left to her, the financier shook his head.

"Madam," he said, "I can name for you no investment that will give you more than four dollars a week in income from such a sum. To try to do so would be to expose you to danger that you should not run. Put the money in a savings bank. Use what you need of it to pay for a six months' course in stenography and I will give you a salary that will net you 20 per cent. on your whole capital."

The advice was sound. Small amounts of capital, owned by a woman or a man who cannot give skilful personal attention to it, cannot be invested in any securities with the same safety and the same profit that it will find if it be invested in useful, profit-creating knowledge. The advice was given four years ago. It cost the woman \$400 to live for six months, during which she became an almost expert stenographer. She took a position at \$15 a week. With the residue of her capital she soon afterward established a typewriting bureau.

She now has savings to invest—not large sums, but (say) about \$300 a year. How should she invest them? The problem is to invest \$300 safely, thereby increasing her income so far

as safety will permit and laying up for the future a capital asset—in other words, a safe though modest wealth.

The field for such an investment is very narrow. Undoubtedly the safest and most conservative investment of this kind is in city, county or state bonds. For such an investment railway bonds are utterly unsuitable. They are generally issued in \$1,000 or \$500 pieces. City bonds are issued in small amounts, and almost without exception they are perfectly safe. The law safeguards them. One does not have to pay taxes on the income derived from them. They will pay to the holder about 50 per cent. more than a savings bank will pay. The income will be from 3 1-2 per cent. to 4 per cent., according to the credit of the municipality that issues them. In New York they pay 3 1-2 per cent. or slightly less.

The best way to buy them is at public sale. At least once a year New York City, for instance, sells bonds. They are advertised. One may put in an application for any amount of them, from \$10 upward. Generally, the man or the woman who bids for \$10 of bonds, provided the bid is good enough, will get them. Local bonds are better than the bonds of outside municipalities, because local bonds are exempt from local taxes, while others are not.

Failing a public offer of bonds, any reliable broker can generally find local bonds for the small in-

vestor. The fee for such a service is nominal, but the investor will do well to understand precisely what the fee is to be and to have it in writing before buying. The investment of such savings can, of course, be varied, as knowledge grows. A woman or a man who handles a few hundreds of dollars' worth of bonds will find that his or her knowledge will grow quickly.

Guaranteed stocks are very often recommended by the bankers to women investors of comparatively small sums. They, too, pay no taxes on the income. They sell, however, very high if the guarantee is perfectly good. It is not possible to get much more than 3 3-4 per cent. or 4 per cent. on them. Stocks of railroads guaranteed by the Pennsylvania, New York Central, or any other powerful and wealthy corporation, sell at least as high as municipal bonds of New York City. They can be bought with equal safety, but are hardly advisable in comparison with city bonds because it is more difficult to sell them when a sale is desired. Any woman who buys them should find out immediately what bankers will sell them when she needs to sell, and should "keep in touch with their market."

The unsafe ways to invest should also be pointed out here. If you have savings to invest avoid, as you would avoid the devil, the securities or insecurities that parade themselves week after week in the Sunday pa-

pers, on the billboards, or in the street cars, and in similar places. They are much advertised because they need to be much advertised to be sold. There are many associations throughout the United States—for building, for trading in real estate, and even for making investments—which are comparatively safe, but there is no telling when some new "interest" may take control and use them to unworthy ends.

Especially avoid mining stocks and bonds. Once out of two hundred times, let us suppose, you may get hold of something valuable. The stock of the Amalgamated Copper Company, which is the mining trust that controls the copper industry in the United States, has been as high as \$130 per share and as low as \$35 per share within the past four years. Being an outsider, you are just as likely to buy it at the high price as at the low—in fact much more likely, for at the high price it is much advertised and praised.

It is not wise to trust wholly to others. At the least, it will be found profitable in most cases to know precisely what has been bought with your money, how much was paid for every item, what every item represents, where it could be sold or pledged if need be, whether or not it is likely to advance greatly in price, whether its income is fixed by the law or can grow greater or less—in fact, to get a clear idea of the whole investment.

Millionaires' Advice to Young Men

LONDON MAIL MAGAZINE.

Three famous American millionaires, James J. Hill, Russell Sage and W. A. Clark, here give young men the benefit of their long years of experience. Mr. Hill takes the ground that there are plenty of opportunities for every young man to succeed. Mr. Russell Sage believes that thrift is the basis of all lasting success, while Mr. Clark, the copper king, is an ardent supporter of hard and conscientious work.

MR. RUSSELL SAGE, the millionaire who has now practically retired from active work in American finance, has always been ready to advise young men, and his advice is always good.

He believes, also, that Providence helps those who help themselves, and that Providence is always looking out for the young man who thinks, plans, works, and economizes. Mr. Sage disputes the idea that any rich man becomes rich by trickiness. He says the great financiers of the world have become so by honest work and hard work. He told a friend once that his first £200 was made by small savings, and that he thought it better for a boy to be born poor than rich.

He believes that penny savings banks should be connected with the schools, and that thrift should form a part of every boy's education. He preaches the value of money, and advises every young man to live within his income, to spend less than he makes, and to invest what he saves. He thinks one should save one shilling out of every four, and more, if possible.

All his life until he was eighty years old he had good health—a very necessary factor in the fight for success, he says—and his good health was due, he believes, to careful eating, drinking, and sleeping. He does not believe in club life. He has all his life had a splendid physique. He attributes this largely to his work while a boy, and to the fact that he

has led, to some extent, an out-of-door life, having been fond of fast horses and driving.

He has always laid stress in his advice to young men upon the importance of saving money. From the time when he was an errand boy, earning four shillings a week, to this day, he is believed never to have spent a dollar on any luxury he could conveniently dispense with.

"Money was made to save," has been his watchword. A fancy dress ball given by some rich Americans at an estimated cost of £50,000 stirred within him all his New England thrift and prudence.

"Just think of it!" exclaimed Mr. Sage, to an interviewer, "£50,000 to enable a crowd of silly young people who need a sharp lesson in the ways of the world, and a crowd of grey-haired persons who are old enough to know better, to prance and caper and disport themselves, to the wonder and amusement of the men and women of New York.

"Fifty thousand pounds for a fancy dress ball! Well, I knew their father sixty years ago. He earned every dollar of the wealth he left. Fifty thousand pounds! It would make him turn in his grave if he could know of it."

A young Englishman on a visit to the States was introduced to Mr. Sage, and made bold to ask him what pleasures he derived from saving.

"Pleasures," replied the financier. "I have but one pleasure, and that

is to make money. The pleasure is in the making: the deal, the risk, and then the delight of winning. And then—well, I just put the money in the bank and look forward to the next deal.”

He advises young people to spend little on dress. He pointed out to one inquirer that his own suit cost only 35s., and he was not ashamed to wear it.

Not long ago Mr. Russell Sage cashed a cheque for four cents (two-pence), and as he did so it is said that he remarked: “It was just like finding money; just like picking it up from the sidewalk.” The cheque came in a letter. It was from a theatrical firm, calling his attention to their new play then running at the theatre, and enclosing this cheque to pay for the time used in reading the letter. This was the note: “Assuming that your income is 15,000 dollars a year, and that you appreciate the fact that time is money, we enclose cheque for four cents in payment of two minutes of your time at that rate, to be employed in carefully reading a brief and honest statement of the novel, applause-winning features in our new musical farce.”

Such letters were sent to many wealthy New Yorkers; but it is said that Mr. Sage was about the only one who cashed the cheque.

What Mr. Clark Says.

“After having carefully determined upon an occupation or profession, which choice should depend largely upon qualification and congeniality—for a man must have his heart in his work if he must succeed—the most essential elements necessary for a successful career are fixity of purpose, unceasing industry, tem-

perate habits, scrupulous regard for one's word, perfect system in business, so as to be in close touch with all details, putting nothing off for the morrow, and courteous manners.

“Then there must be unflinching courage to meet and overcome the difficulties that beset one's pathway. If all these qualities be not inherent they may be and must be cultivated.

“Rather a host of qualifications, but the boy to make a thorough success in life must have them.

“I do not believe that a college education is necessary to qualify a man for a successful business career. I think that it will be found that few of the most brilliant business men have had such advantages.

“This, however, is probably accidental.

“A reasonable degree of proficiency I would consider absolutely necessary to successful management of a business, and I would consider that the highest education possible is desirable to fit a young man for any vocation in life.

“And toil. Yes, that's the word. But there is pleasure in toil. By toil you mean the suspension of hours devoted to pursuit of pleasure. A general after a battle may take a few hours to himself. He may muse and live over again the combat through which he has passed and feel joy in the victory that he has earned. He has worked hard, suffering agony of body and soul. It has been a hard fight, and the spoils belong to him. Don't you suppose that his soul rebounds with joy at having accomplished something?

“Take my case. I work hard; I take pleasure in my labors. I take pleasure in accomplishing something, in succeeding. I do not know that

you can call it the same joy that one obtains at grand opera or at diplomatic receptions, but it is a pleasure to know that your mind has been active in the solution of some problem or some commercial treaty, and that success has attended your efforts.

"What if I do work twelve, fourteen, and sometimes sixteen hours a day? My work is systematized, and, although it makes my brain tired, it does not to any great extent sap my strength. It is all a question of knowing how to go about it, and training does that. If you are going to get pleasure out of toil your mind and body must be in condition and developed to move like well-oiled machinery.

"I feel as young to-day as though I had just reached my twenty-fifth year. There is no limit to my capacity for work. Why should I spend my time in idleness when the world is moving on and on with giant bounds? I can do good by working. A captain may be able to give the helm to his mate in the open sea, but along the coast, in sight of scattered shoals, he himself is at the wheel. He knows the water and how to avoid a wreck. My business interests might continue without me, but not to my way of thinking. Thousands of men and women are depending upon my energies for their bread and butter. It is a trite remark, yet so true, that there is no pasture with a blade of grass that would not be stronger and richer with two blades in place of one. We grow and flourish as time goes on. Why should a man pause in his life's work

"It requires capital, and lots of it, to extend commercial operations. But it is doing somebody some good, and it is doing the country some

good. Money makes it possible for a man to accomplish something for the benefit of his fellow man. These affairs are a part of my life's work.

"Does not my argument awaken in you a line of thought? Perhaps some will understand that to accomplish success in mining and railroading there are great difficulties which beset the labor of organization. All commercial plans are not productive of gain. Some of them must fail. It is making them succeed that exalts me with the importance of making use of my time and money at this time, and I hope I may continue for many years.

"How can one retire and suspend operations that mean so much to those whose future he controls? It would be criminal."

James J. Hill's Advice.

"I'll tell you this: there are more opportunities than there are young men to take advantage of them.

"You say that life is more complex, and that as a result the personal incentive has vanished in proportion. That is perfectly correct except the conclusion. The world is bigger and life is more complex, but who will gainsay that if the world has grown bigger the opportunities have with it, and that if life is more complex, it at least results in a greater variety of opportunities.

"A young man has always had to help make his opportunities, and he must do that to-day as ever. But young men fail more nowadays than they used to because they expect to reap almost as soon as they sow. That is the very great trouble with the young men of the present. They expect opportunities to come to them without application, or proper shap-

ing of things so that opportunities will drift their way. You have to keep your eyes open and catch hold of things; they'll not catch hold of you, as a rule.

"Energy, system, perseverance, these are great components of success in a young man's life, and with them he is bound to succeed as well to-day as he ever succeeded. He must have a set standard of achievement; he must make up his mind what he is going to do in the world, and then keep fighting for this standard.

"But with that set purpose the young man must have the ability to go with the current of things. If a young fellow doggedly fights the world and circumstances without sense or reason all the time, he is liable to get nothing more than a sore head. He must know how to take advantage of opportunities—to use his brains, in short. A young man who has no brains ought to at least have enough animal sense to find it out, and learn to depend upon and get what benefits he can from the brains of others.

"Of course, the biggest chances do

not come to every young man. Some are born to lead, must lead, if the world's work is to go on properly. Wasn't it Artemus Ward who wrote of that very funny regiment composed entirely of brigadier generals? Well, that's the way the world would be if every one were a general. Men must obey others, at least, if that is the position in which destiny places them.

"But at least the young man who practices application, application, application, will get everything that he is fitted for, and maybe more.

"What is success? Man goes on and on and desires increase. My ambitions and designs as a young man were so moderate that it would interest no one to know what they were. But they increased with opportunities. Opportunities are waiting for young men to seize them. But they are not being grasped as they should be. Young men are not rising to occasions in adequate numbers. And it is all because they expect to slip to the top of the ladder before they know whether it has any rungs or not."



The Northwestern Wheat Trek

BY J. OBED SMITH IN APPLETON'S BOOKLOVERS MAGAZINE.

The enormous increase in immigration into the Canadian Northwest from the United States, can best be exemplified by contrasting the figures for 1896 with those of last year. In the former year less than 50 people crossed the border; last year the number stood in the neighborhood of 50,000. The class of settlers seems to be one especially qualified to make the most of the opportunities afforded.

REALLY more than three-fourths of America's total hard-wheat area lies north of the forty-ninth parallel of latitude, that imaginary international line across which the farmers of the Western States are trekking in their thousands. From Minnesota, from the Dakotas, from Iowa, from Nebraska, from Illinois, from Wisconsin, from Kansas, from Montana, they are arriving and taking up land in Manitoba and the Northwest Territories. This epoch-making movement of population is not without its literal claim to be described as the Great Trek, for it includes many hundreds of settlers who arrive across the boundary line just as their fathers came across the plains in tented schooners to the new lands of the Western States, a generation ago. Cross the Manitoba boundary in the month of July and travel northward by train or on horseback, and for fifty, for a hundred miles and more, you will be moving through a sea of wheat rippling to the wind, with the heavy yellow heads ripening to the harvest. Travel from Winnipeg westward, and it is the same story; nothing between your eye and the skyline but wheat, wheat! Leave the main lines of travel and strike off through the wheat fields that stretch to the circling horizon and the story is still the same. Here and there rise the red-hued elevators, where settlements have clustered into villages; but across the fenceless, unbroken ex-

pense nothing but wheat, wheat! New villages are constantly springing up. The network of railways radiating from Winnipeg grows like a many-branched vine, throwing out new shoots yearly. The total acreage under crop increases prodigiously from year to year. And yet the portion of the Canadian West which has been brought under cultivation is but small in comparison with the immense area remaining untouched. In Manitoba in 1904 there were a little over 2,500,000 acres under wheat. This is equivalent to a strip of land two miles wide and 160 miles in length. This strip produced nearly 55,000,000 bushels of the finest wheat in the world. Compare this area with only one of the many virgin districts in the Canadian Northwest—that of Saskatchewan Valley. This valley is 200 miles in breadth and 1,500 miles long—more than a thousand times greater than the cultivated area utilized for wheat in Manitoba last year—and nearly all of it awaits the seed.

I have made this somewhat general statement because it embodies facts with which the farmer of the States is rapidly becoming conversant, but to demonstrate the accuracy of the statistics quoted I may be permitted to include others from such authorities as Dr. William Saunders, director of the Dominion Agricultural Farms, as well as others who have made an exhaustive study of the Canadian Northwest and are familiar

with its possibilities of agriculture. They agree in the conclusion that in Manitoba, Assiniboia, Saskatchewan, and Alberta an area equal to 171,000,000 acres of land is available for the profitable culture of wheat, to say nothing of other cereals. In 1904 the wheat harvester passed over only 3,000,000 acres of this region although it yielded 60,000,000 bushels. To put it in another form, each acre of cultivated soil averaged twenty bushels. The farmer who reads this can appreciate the richness of land which thus responds to the labor of the husbandman, but for enlightenment of the lay reader I may be permitted to make a brief comparison with the harvest in some of the more notable wheat-growing districts of the United States. The grain grower of the Dakotas considers thirteen bushels to the acre an average crop in a fairly good season. That of Minnesota averages between fourteen and fifteen bushels to each acre. The standard of Wisconsin is thirteen bushels. Iowa and Nebraska range between eleven and twelve bushels to the acre. The figures for the States taken as a whole represent twelve bushels of wheat as the average harvest of each acre cultivated, yet this country still contributes a fifth of the world's supply of the cereal, and the States of Minnesota and the Dakotas more than one-twentieth in themselves, so extensive are their fields.

But the 200,000 Americans who have joined us in following the course of the furrow have been tempted by what the land of the Northwest produces as well as by how much it yields. Even the novice knows that the wheat sheaf has far more varieties than any other grain,

and that it is found springing from Russia's soil within the arctic circle as well as on the other side of the world in far-away Australia. Bread has been well termed the "Staff of Life," since humanity eats more wheat than any other food. When the machinery of the mills grinds "No. 1 hard," as it is called in the Canadian Northwest, the miller knows that his is the best flour that can come from between the grinding stones. It is admitted without argument that no richer variety—that is, wheat with a greater percentage of glutinous matter—grows on any part of the globe.

Why?

To best answer this question, let us accompany a home seeker in his quest. If he has been a tiller of the soil he notes its composition; but the loam or the mold or the clay is a single element contributing to his success. There are the climate, the moisture, the light as well as the heat of the sun to be considered. A literal translation of Manitoba is "The Land of the Great Spirit." So the Indians named it because of the deep black earth from which sprang the rich prairie grasses. Chemically speaking, this formation (which is found throughout the grain belt of the Northwest) is vegetable humus ranging from one to four feet in depth and containing nitrogen, phosphoric acid, and other ingredients which naturally fertilize it. But after the settler has built his cabin and turned under the stubble for his first planting, he is astonished at the rapid maturing of the plant. He can "make his crop" in less than four months after the seed has entered the ground. From the west come the warm Chinook winds, tempering the

atmosphere to the proper degree and preventing the frost blight. As the green of the stalk turns to gold, indicating the ripening of the grain, more and more hours are added to the light of each day. The many hours of sunlight and the prolonged twilight contribute not a little to the quality of the cereal, while in this latitude the climate is just cold enough to make it hardy, so that after harvesting the grain will withstand extreme changes in temperature without injury and can be sent away in the railroad car or in the hold of the vessel without other protection than its own delicate skin. In short, on these plains and in these valleys of the Northwestern wheat country nature in a kindly mood has arranged that the earth, sun, and air give forth the elements which bring the grain to the highest standard yet known to the world.

Thus it is that the human tide flowing northward has swelled wonderfully in volume since it began to set in toward the international boundary. Lured by the possibilities of the land, the number of settlers from the States who each year are seeking homes among us is so large as to seem to the uninitiated almost incredible, for only yesterday this peaceful invasion began. To again refer to the actual figures, our records show that as recently as 1896 less than fifty of these people settled upon land in Manitoba and the adjacent territory. Since then as many as 50,000 have come among us in a single year. But the immigration from other countries has increased also to a surprising degree. In 1897 only 10,864 were added to the number of our people. In seven years the figures had increased to 50,374,

while I believe I am safe in saying that during the year 1905 fully 25,000 new homesteads have been secured, furnishing a livelihood to an immense number of people. Nor have they taken up their abode too hastily. Carefully have they "spied out the land," as did the fathers in biblical times. Some of the prairie schooners which have crossed the line from Montana and Dakota have not stopped in Manitoba, but have continued on and on even to north Saskatchewan. Great as is the expanse of Northwestern Canada, little of it is entirely unknown to the land seeker. Already the modern path-maker—the railroad builder—has penetrated it so far with the steel highway that the traveler can go by rail 800 miles northwest of Winnipeg. From the railroad extend the wagon ways, so that really a very large proportion of this country is readily accessible. The frontier has been pushed back even to the northern limits of Alberta.

In the discussion of our topic, however, the character of this human movement is more important than its proportions, and deserves special consideration, just as the quality of the harvest is as essential as its abundance. I doubt if ever before the cultivators of virgin soil have attained such success at the outset, for it must be remembered that the rapid increase in our harvests has been almost entirely due to the addition to the acreage of production, caused by the influx of settlers. While, as already intimated, they have indeed entered into a favored land, in the main they have been of a class especially qualified to make the most of the opportunities afforded. This is emphatically true of the

newcomers from the States. Many of those from Minnesota and the Dakotas, for example, have already been schooled to the life in a new country. Experience has taught them how to avoid much of its hardships and to avail themselves of its advantages. They were quick to appreciate how the soil would respond to their efforts; they knew what seed to drop into the furrows, and the most economical methods to follow from plowing to harvest. They have been of the sort to attain the best results. But the same is true of nearly all of the American "invaders." It is only necessary to go through Manitoba, even far along the valley of the Saskatchewan, to verify this assertion. Where the grain rises to the horizon, shutting out all else to the one who stands amid it, there you see what the men from the States are doing. Where every acre is yielding its score and more of bushels, you find them beside the harvesters. They have come into the new land not because of failure with the old, but merely to better their prospects.

The traveler who chances into Manitoba, often comes to an agricultural settlement peopled almost exclusively by Americans. He will find perhaps a square mile occupied by a single family. The father cultivates one-quarter while his sons devote their effort to the rest of it, each having his individual farm. When the harvest time arrives, the sons come over and help the father get in his crop; then he returns the compliment. These family communities have done not a little in the production of quality as well as quantity, for friendly rivalry exists as to the one who can grow the most and best wheat to the acre. The same is true

of families that have been neighbors in the States and have found a home side by side in the new country. I have alluded to the economical methods they employ, but they are ever ready to expend liberally in the purchase of labor-saving devices, realizing that it is far more profitable to utilize the improved plow or harvester. Thus the traction engine has been a powerful factor in our agricultural development. It does the work of a score of horses in the various operations. In short, in the fields of the Canadian Northwest can be seen farm appliances equal in capacity and time-saving facilities to those employed on the great ranches of the States, and even in Russia, the "granary of the Old World," for the agriculturists of all classes who are accomplishing the results in the Northwest realize their value as well as the comers from the States.

It is worth while to allude to this feature of the industry of the soil since it has such a significant bearing upon our future. To calculate what Canada will contribute to the world's sustenance in the years to come is indeed fascinating when one analyzes the value of her present contributions. Thus far I have cited wheat as the one great product, but the success of the Americans and native folk has been due to the fact that they well know the importance of crop diversity. The individual harvests of thirty, sometimes forty, bushels to the acre so frequently recorded have been gathered from land which has not been exhausted of its fertility by continual planting of the seed. Consequently much of the acreage of the older farms is yielding grain as abundantly to-day as when its stubble was first turned

under and the earth exposed to receive the seed. The records establish this fact beyond question, so we may look for prolific crops from the older settled regions for an indefinite period. Undoubtedly predictions have been made of the Dominion's future as a cereal producer which are much exaggerated, but even a conservative estimate of its position a de-

cade hence contains statistics surprising in their magnitude. I will venture to say, however, that, considering the rapidity with which our waste places are being inhabited, the wheat crop alone, increasing yearly at the same ratio as the past four years, will at the end of the next fifteen years be fully 700,000,000 bushels.

How a Desk System Worked

WORLD'S WORK.

The worried business man with the littered desk and the never-ceasing accumulation of work, will, if he follows the advice of the writer, of this article find that there is a way of systematically cleaning up everything day by day. The pleasure of work thoroughly done comes from the adoption of this system.

"THE way to despatch a day's work is to think of one thing at a time and to spend as little time as possible thinking about that thing," said the head of a large mercantile establishment. He was talking to the chief of one of his departments, who had asked for an assistant to help dispose of the mass of routine papers. As the business grew it began to look to the worried man as if the increasing tide would presently swamp him.

"The way to think of but one thing at a time and to acquire the habit of judging quickly is to systematize your desk. Come and see mine."

The manager, a little resentful, withdrew his head from the fortress walls of his roll-top desk, whose surface was strewn with letters, orders, memoranda and other papers, and whose pigeon-holes were filled to bursting, and followed his employer into his private office.

There stood a broad, flat-topped

desk covered with a thick plate of glass. On it were a telephone, a blotter, an ink-stand, and a pen-tray containing a pen, a blue pencil, pins, clips and rubber bands. At the back was a wooden rack with a half dozen vertical compartments. The sliding ledge on the right-hand side was pulled out and on it lay a little pile of papers.

"Just a moment," said the owner of the office. He seated himself, briskly transferred the pile of papers to the centre of the blotting-pad and seized the blue pencil. He picked up each paper in turn, glanced quickly through its contents and scribbled a few words on it. Some he placed in the different compartments in the rack. From time to time he pulled out the top left-hand drawer of the desk, lifted the cover of a portfolio that was the only object that lay inside, and quickly slipped a paper between two of its heavy leaves. Three or four times he pulled out a "tickler" pad with calendar leaves from

the top right-hand drawer and jotted down a memorandum against a certain day. In five minutes the desk was clear. He then pressed a button. A young man came in, gathered the papers from the rack and disappeared, evidently to distribute them to the heads of various departments indicated on the compartments of the rack.

"Do you understand?" he inquired of the manager.

"And now," said the employer, "how much of the stuff that litters your desk was there two hours ago. How much of the stuff in the pigeon-holes and in the drawers has been there six months? Suppose you clean house and then try a little personal system. We can talk about an assistant afterward."

After a little further instruction, the manager went back to his department. One month later the whole department presented a new aspect. It no longer had an appearance of confusion. There was no more shouting from desk to desk. The air of haste and worry had disappeared. No more bursting pigeon-holes threatened to spill their contents down on family photographs, for family photographs and pigeon-holes had disappeared. There was not a roll-top desk in the department. Moreover, the manager and his clerks had acquired the habit of going home at half-past five instead of staying sometimes until half-past six to bring order out of a desk chaos as formerly.

The manager had installed a desk system and had directed his assistants to do the same. He had first gone through all the papers in his roll-top desk, and had sent every paper which he did not throw into the waste-basket to an appropriate de-

partment for final disposition. When he saw the number he threw away he was astounded. Everyone is who vigorously house-cleans a roll-top desk. He had provided himself with a flat-topped desk and with a portfolio which he kept in the top left-hand drawer. He had placed a rack at the back of the desk. He had then given directions that all papers to be brought to his attention be placed on the top of the desk in a neat pile to the left of his blotter, and that an office boy collect and distribute any papers placed in the rack.

On his arrival in the morning he would pull out the top drawer on his left and take from it a portfolio, which he placed at his right. He would then pull out the top drawer on his right, taking from it a memorandum pad and his "tickler." This "tickler" was merely a package of cards strapped together with a rubber band. Every card, however, bore a date and a memorandum. He would take from the "tickler" every card bearing the date of that day. Every card thus taken out was a reminder of something to be done. After running through these and making rapid memoranda, some of which he placed in the portfolio and some in the rack, he would tear up the cards he had noted and throw the pieces into the waste-basket.

He would next attack the pile of papers at his left, first placing them on his blotting-pad and then annotating them one by one, placing some in the rack and others in the portfolio. Having arrived at his desk at eight o'clock, he would have the pile finished by nine, though meanwhile another set of papers and letters had been gathering, but in a neat orderly pile on his left. It was now time to

take the portfolio from the right of his blotting-pad and place it squarely before him. A stenographer was called. The first compartment in the portfolio was filled with letters and memoranda requiring dictated answers. These were disposed of with the utmost brevity consistent with courtesy. But before beginning dictation the manager would turn to the second compartment of the portfolio, which was filled with papers held over from the previous day or held for a longer period, and decide whether they could be attended to at once, either by transference to the rack or to the first compartment of the portfolio. With the departure of the stenographer, he would turn to the third compartment of the portfolio, wherein lay memoranda of personal talks he must have, either over the telephone which stood on the desk or by a visit to the desk of someone else in the establishment.

A routine like this was maintained all day, in spite of such interruptions as queries from his subordinates, or telephone calls, or suggestions from his chief, on his periodical tours through the establishment, and reappearances of the stenographer to take more dictation. There was a place on the desk for everything that came. Permanent memoranda or papers for reference were placed in the second left-hand drawer in the desk, and the manager speedily learned to go through these at frequent

intervals and weed them out. Another drawer contained stationery, memorandum slips, cards, and other tools in orderly arrangement. Every night, when every paper that had come to the desk during the day had been properly placed where it belonged, the user of the desk placed his ink-stand and his pen-rack—like the one he had seen in his employer's office—inside the narrow drawer in the middle of the desk and closed the drawer. The conditions differed somewhat at the various desks in the department, but the manager insisted that a similar system, with the necessary variations, be established at every one. When the force had gone at night the department presented an array of clean desks bearing nothing but blotting-pads, telephones and drop-lights.

On one of his visits to the manager after the system had been established a month, the employer asked quizzically:

"Shall I get you that assistant?"

The manager looked down at his desk with the little pile of papers on one side and the portfolio on the other.

"No, sir," he replied, "I think I could now handle another department in addition to my own."

The employer glanced about and then looked thoughtfully back at the manager.

"I am thinking of giving one to you," said he.



How Railroads Make Public Opinion

BY RAY STANNARD BAKER IN McCLURE'S MAGAZINE.

Mr. Baker in his contribution to the March McClure's, on the railroads endeavors to show how the railroad companies are seeking to mould public opinion. Several organizations have been formed for this purpose. Their methods are exposed by Mr. Baker, who holds that if the railroads have arguments to present to the public, they should present them openly.

RAILROAD men have a perfect right, in common with all other citizens, to present facts and arguments to the people. The more true publicity there is the better, for the public mind should not only be made up, but made up right. But the people have a duty to inquire concerning the sources of the information they are getting; they are entitled to know, when a man is presenting an argument, whether he represents himself or is paid by some one else. It is one thing to inform the public mind; another thing to deceive it. And finally the people have not only a right but a duty to inquire if the facts which they are receiving are true facts. Perhaps there was never before in our history and analysis upon the part of the such need of intelligent discrimination people as there is at this moment; it is a sort of supreme test of the nation. whether we know enough, whether we are brave enough, to deserve a real democracy.

Wall Street, accordingly, with characteristic thoroughness, organized a campaign; and a committee of three men was appointed to direct operations: Samuel Spencer, president of the Southern Railroad; F. D. Underwood, president of the Erie; and David Wilcox, president of the Delaware & Hudson.

Upon Mr. Spencer fell the main responsibility of the work, and for several reasons. In the first place, he

had for years made his headquarters in Washington, the central office of the Southern Railroad, where he naturally formed the acquaintance of many senators and congressmen; and he had come to know all the by-paths of legislative activity. An experienced, agreeable, discreet man—he was well fitted for the task. To him the railroads of the country, sharing the burden, contributed all the necessary money. The extent of the various enterprises of the organization will enable us to form some idea of how large a sum was required.

Several channels exist through which public opinion may be reached: newspapers and magazines, perhaps, first of all; speeches, lectures, and sermons; books; conventions; investigations.

The fountainhead of public information is the newspaper. The first concern, then, of the railroad organization was to reach the newspapers.

For this purpose a firm of publicity agents, with headquarters in Boston, was chosen. Their business was not extensive, but both members of the firm were able and energetic; and both had had a thorough training in the newspaper business. They had represented high-class clients; notably Harvard University.

Immediately the firm expanded. It increased its Boston staff; it opened offices in New York, Chicago, Washington, St. Louis, Topeka, Kansas—Kansas being regarded as especially

threatening—and it employed agents in South Dakota, California, and elsewhere. I can, perhaps, give the clearest idea of the scope of the work by describing the activities of a single branch office—that in Chicago.

The firm occupies rooms in the Orchestra Building on Michigan avenue. Its employees in Chicago alone number forty-three. Foremost among these are a corps of experienced newspaper men.

To this office comes every publication of any sort within the Chicago territory—every little village paper in Nebraska, Wisconsin, Illinois, and other states. All of these are carefully scanned by experienced readers and every article in any way touching upon the railroad question is clipped out and filed. But the bureau does not depend upon the papers alone. Traveling agents have visited every town in the country and have seen, personally, every editor. The record of these visits is recorded in an extensive card-catalogue. Here is the name of the town, the name of the editor, the circulation of his paper, whether he is prosperous or not, his political beliefs, his views on the trust problem, on the liquor question, even on religious subjects, the peculiar character of his paper, whether devoted mostly to local news, or whether expressing vigorous editorial opinions. Moreover, there are notations dealing with peculiar industrial and commercial interests of each town—its weaknesses and its strength. In short, reading some of the cards in this catalogue. I could almost see the little villages out in the Mississippi Valley, see the country editor in his small office, and understand all his hopes, fears, ambitions.

Possessed of this knowledge, how adroitly and perfectly the well-equipped publicity agents can play upon each town and influence each editor! Every card bears also, in columns, a list of numbers. Every number refers to an article sent out by the firm. Most of these articles are especially prepared by the staff writers for a certain town, or a group of towns. There is no confused firing of wasteful volleys; each shot is carefully aimed. It is really interesting material often mingled with valuable matter on other subjects, and the country editor, like every editor, is eager for the good things. In cases I know of the railroads have employed very able correspondents at state capitals, or at Washington, who sent daily or weekly letters on various subjects, but never failing to work in masked material favorable to the railroads. Often, perhaps usually, the editor has no idea of where this material comes from. It apparently drops out of the blue heavens like a sort of manna—for these publicity agents are careful not to advertise the fact that they are in any way connected with the railroads.

Having sent out an article to an editor, his paper is closely watched by the readers, and when it appears the number in the card-catalogue is checked in red. A glance at a card, therefore, will instantly reveal how much and what sort of railroad articles every paper in the country is publishing, how railroad information is running high in one community and low in another—whether a paper is “good” or “bad” from the standpoint of the railroads.

This card-catalogue is well named in the office “The Barometer.” It is certainly as good an indicator of

the atmosphere of railroad opinion in the country as could possibly be devised. It gives the observer, indeed, an impression of hopeless perfection. What chance have feeble, unorganized outsiders to make and register public opinion in the face of such a machine

Does it get results? Indeed it does. One of the members of the firm told me with pride of the record in Nebraska. In the week ended June 5th, last, the newspapers of that state published exactly 212 columns of matter unfavorable to the railroads, and only two columns favorable. Eleven weeks later, after a careful campaign, a week's record showed that the papers of Nebraska had published 202 columns favorable to the railroads and four unfavorable. A pretty good barometric condition!

But the work is by no means confined to the offices. If an editor is found to be radically antirailroad, as frequently happens in the west, an agent goes about among shipping and commercial organizations of the town and stirs up public opinion against the editor. Now, shippers and business men generally are peculiarly subject to railroad influence or discrimination. A very little thing will put them wrong with the railroad. Consequently, when the railroad asks a favor that costs nothing—like the signing of a petition, or the writing of a letter—why, they are inclined to yield and avoid trouble. Moreover, it is of familiar knowledge that the politicians in many towns are pro-railroad. Usually one or more of the prominent lawyers are retained by the railroads, and there is always the local railroad staff to be counted upon.

All these forces are so cunningly

marshaled that the recalcitrant editor is "smoked out" by his own people.

Now, I have no evidence that this particular firm of publicity agents had any "corruption fund" or that they paid editors to support the railroad cause. Moreover, I do not believe, knowing something of the character of the men, that they have done it in any instance. Their position was this: they owned a publicity machine—a highly intelligent one. They sold its services to the railroads and thereafter they sent out railroad arguments just as they would have sent out baking-powder arguments if they had been employed by a baking-powder company—without wasting a moment's thought apparently as to what effect their action might have upon the public welfare.

Two points must be emphasized. In the first place these agents conducted their operations secretly. It is a principle that the attorney must declare what client he defends. If these agents had appeared frankly before the court of public opinion as railroad employees, no one could have quarreled with them; and they would have deceived no one. And why, if the railroad men have a really good argument, should they not make it openly and frankly?

In the second place, against such an organization as this, supplied with unlimited money, representing a private interest which wishes to defeat the public will, to break the law, to enjoy the fruits of unrestrained power, what chance to be heard have those who believe that present conditions are wrong? The people are unorganized, they have no money to hire agents, nor experts to make investigations, nor writers to set forth the facts attractively. The result is,

that the public gets chiefly the facts as prepared by the railroad for their own defence. The case is exactly that of the rich litigant who goes before the court with lawyers, experts, and unlimited money to combat the poor litigant who must appear without lawyers or experts whom he has no money to hire. And in this case the rich litigant represents the few thousand railroad owners and those powerful shippers who are favored by railroad discrimination, and the poor litigant is the great unorganized public.

Besides the direct preparation of articles for newspapers, these publicity agents send out enormous numbers of publications in pamphlet and book form.

Now it is a good thing for the people to have all these arguments; provided, they know the source from which the arguments come and provided, the other side has an equal opportunity to present its case. Editors, professors in colleges, prominent lawyers, clergymen, and other public men, any one, indeed, who is likely to have seen a little influence in his community, have been supplied with much of this railroad literature. Most of the pamphlets are not on their face railroad arguments at all, but are seemingly perfectly dispassionate and unprejudiced discussions of the problem. I have a collection of fifty-six such books and pamphlets, all different, issued within the last few months. The literature varies all the way from a cloth bound book of 486 pages to a leaflet of four pages. Since I began my present series of articles on the railroad question I have had at least thirty copies of one of them, a small book prepared by H. T. Newcomb, of Washington, called

"Facts About the Railroads," sent to me from various parts of the country by people who wanted to know where it came from, and whether or not it was a railroad publicity pamphlet. These various publications are planned to reach every interest. One is addressed to the farmers, called "The Farmer and His Friends," another is for workers, another is a book of 206 pages for lawyers, discussing the legal aspects of the question, with careful summaries of decisions. There are many pamphlets for editors, containing reprints from editorials published by papers in various parts of the country—some of them having been originally written in the office of the publicity agents and sent out to the newspapers.

Finally, there is the new book by Professor Hugo R. Meyer called "Government Regulation of Railway Rates." This book is being widely circulated by the railroads, and is regarded as one of the strongest arguments in their favor. Professor Meyer is connected with the University of Chicago, and is perhaps the only economist in the country who appears as a thick-and-thin defender of present railroad conditions. This book is well written and interesting, the result of twelve years of work; it bears on its face the marks of the sincerity of the author's convictions. But the work throughout is marked by singular bias and prejudice, a fact so evident that it comes in for censure from such a publication as the *Railroad Gazette*. The editor of the *Gazette* says in the issue of December 1, 1905: "We deeply regret that the learned professor should have approached his subject with such mistaken evidences of partisanship and bias."

But this Boston firm, widespread as are its activities, does not by any means control all of the publicity enterprise of the railroads. The State of Iowa, for example, is exempt from its activities. Iowa has been called the "Q Reservation," from the political domination of a large part of the state by the Chicago, Burlington & Quincy Railroad. Its railroad dictator is J. W. Blythe, attorney for the Burlington. The railroads have their own publicity department located in Des Moines and headed by W. J. Garrison, who goes a step further than the Boston firm and actually offers to pay editors for printing pro-railroad literature. How can the people form a just opinion upon a subject if the very facts, which should be presented without bias, are warped by railroad money?

Concerning another publicity device of the railroads the Nebraska State Journal says, October 5, 1905:

"Editors of country papers have been surprised lately at receiving from some source a proposition to furnish them supplements of good reading matter free of charge, they

only to agree to run the supplement as a part of their papers. A few accepted the offer. The first supplement contained hidden in the reading matter an attack on the parcels post, which the express companies are fighting with might and main. The second contains a veiled attack on President Roosevelt's railroad policy.

"The headlines of this article quote Senator Elkins as 'willing to co-operate with President Roosevelt in passing satisfactory measures to control the railroads,' but the body of the article gives the Senator's well-known pro-railroad views. It isn't polite to look a gift-horse in the mouth, but this seems to be one of the cases where politeness is not to be considered."

The supplement here referred to is published by a man who has long been employed by the railroads, chiefly in promoting Western agricultural development.

I could give the names of many other such agents, at Washington and elsewhere, but there seems no need of multiplying instances.

The Causes of Unemployment

BY THE COUNTESS OF WARWICK IN THE DAILY MAIL

Our readers will recall that the Countess of Warwick was one of the labor party's hardest workers in the recent British election. She did not hesitate to mount the political platform and advocate the cause of the labor candidates. Her views on present conditions and on the relation of labor to capital are set forth in the following article.

UNEMPLOYMENT is generally regarded as (a) a passing social ailment or symptom of local disorder; (b) a natural phase of civilization; (c) the result of intemperance, indolence, or incapacity in individuals.

To those holding the belief last

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referred to, however, one would point out that unemployment is not an individual state, but a social condition, a slough of despond, into which individuals are constantly being pushed. Personal conduct may decide which of two individuals shall be employed, but it does not decide

how many shall be unemployed. One discharges a workman only because there is, among the unemployed, some one better to replace him. A good workman is pulled out of the slough of despond, and an inferior man thrown in. The actual number of unemployed has been altered.

Indolence and vice are found in all classes, as much among the rich, if not more, as the poor. At least there is more excuse for the latter, who often drift into bad habits as the result of irregular work, low wages, and miserable surroundings, which breed in them disgust and despair.

Many regard unemployment as solely the result of "bad trade." It is little realized how large are the numbers of unemployed even in times of "good trade." It is a common thing for two per cent. of the members of a trade union of skilled men to be out of work. Among unorganized, and usually inferior, men in the same trade the percentage is very much higher. In times of best trade some 20,000 to 30,000 trade unionists are on the books of their societies, and it must be remembered that, as they are receiving out-of-work pay, elaborate care has been taken to weed out shirkers, for every trade society is a great labor registry and exchange. Since the non-unionists number seven to one, and since their percentage of unemployed is higher, there can seldom be fewer than 150,000 to 200,000 unemployed workers even in times of good trade. This would at once become apparent but for the evil system of casual labor. In such industries, for instance, as dock work one man is employed on one day, another on another. They are all reckoned as being "employed," but really on

any given day more than one-half of them would be found unemployed.

In such calculations no account is taken of the numbers of unemployed clerks, insurance agents, canvassers, and so on. Nor, of course, of confirmed tramps, beggars and criminals who, when reclaimed, only find employment by displacing someone else.

Those who regard unemployment as the result of "bad trade" should study the Board of Trade returns for last year, with their record figures of imports and exports. Yet there exists on every side of us such distress as would make us stand aghast were we not disposed to take everything for granted while things go well with our individual selves. "I am fed, I am clothed, I am housed; therefore all is for the best in the best of all possible worlds." So long as one can dine at the most luxurious of restaurants it is difficult to believe that men cannot get work if they want it, especially if one considerably abstains oneself from work so as to give them a fair chance.

"Bad trade," season work, or changes of fashion help to aggravate unemployment and produce alarming symptoms of the disease, but its roots lie deeper far, and no ameliorative measure can hope to succeed unless it be devised with some knowledge of how deep the roots do lie.

No members of the building trades need really be unemployed, so far as the need for their labor goes. A large proportion of our people are worse housed than the cattle of a decent farmer. Therefore real need for such labor is obvious. It is equally monstrous that the tailor and shoemaker should be unemployed, when, as Dr. Eichholz, of the Education Office, told the Inter-Depart-

mental Committee, there are 122,000 children in London alone going to school in an underfed condition. What sort of clothing are these unfortunate children likely to have when even bread is wanting?

Obviously, then, there is urgent demand for the services of all workmen, but the spending power to make that demand effective is lacked by the very classes that could and would use it.

It is clear that all incomes, whether wages, salaries, pensions, rent, dividends, or interest, come from our industries. What is not always recognized is that an increasing proportion of the nation's income goes to those who, already having more than they can spend, make no effective use of the increase. Out of our national income of £1,800,000,000 little more than a third goes in wages. Economies resulting from the concentration of an industry in fewer hands increase the proportion going to rent and interest. The people have to see an increasing proportion of the wealth they produce taken from them, not even to be spent on luxuries which other workers might produce, but simply to make other concentrations and economies, and so further to reduce the area of employment. The spending power passes from those who need to those who have long since satisfied every need except one—that of more wealth.

If all the cotton-spinning of the country could be done by a few thousand automatic machines and a few hundred operators, a group of financiers might corner the entire industry. They would not consider how to employ the army thus thrown out of work, but would use their revenues to conquer other industries irrespective of how many were thus

employed. Why not? The wrong lies not in the number affected, but in the fact that even a single willing worker can be debarred from employment while land, machinery, and tools are lying idle and others are in urgent need of the things he is able to produce.

This evil is an inevitable result of land and capital being used to enable a few individuals to live at the expense of their fellows, who are only allowed to live at all in so far as they minister to that end. As the means of life concentrate in fewer hands the problem will grow more acute, and the ranks of the unemployed will be swollen by increasing numbers of managers, clerks, agents, ruined merchants and shopkeepers—an already noticeable feature of the United States. There is no solution of the unemployed problem save in the organization by the community of its own resources for the common good of its citizens.

The better educated workmen clearly see this, and see also that an unemployed class is vitally necessary to the capitalist in resisting movements towards better conditions. Even the rank and file begin to recognize that unemployment is but one phase of the whole question of poverty. Hence the leadership of the labor movement is passing into the hands of socialists, in whose ideals the workers see their only hope. It is not out of mere weakness that they have so long endured want, hardship, anxiety, the sufferings of wives and children, but because they could not see how matters could ever be otherwise. The men to whom the term "class war" once seemed mere vamping now realize that it may have a practical significance in the shaping of political programmes.

The World's Most Extravagant Women

SUN MAGAZINE.

The women of New York can well claim to be the most extravagant in the world. Their expenditure for dress and entertaining reaches almost a fabulous sum. Compared with the amount their mothers spent, they far outstrip them. Not content with a few fine dresses, the society woman must have dozens and dozens of them. Ten thousand dollars a year is a minimum dress allowance.

THE increasing splendor of New York's wealthy people in their clothes, their houses, their pleasures, their entertainments and the cost of maintaining this splendor are popular topics just now with persons both in and out of fashionable society, both in this and in other countries, for the fame of New York's prodigal expenditure crossed the ocean long ago.

A discussion of these topics always develops a big difference of opinion. Old World fashionables, for instance, lean to the opinion that, take them all in all, wealthy Americans are the most recklessly extravagant people on earth, and Americans who have lived for months at a time in European capitals and are quite at home in fashionable society of other countries agree with this opinion. Said one of the latter the other day:

"The expenditure of New York's wealthy women indicate an appalling extravagance not equalled in any other country."

Descendants of the Knickerbockers who helped to shape New York's early history sometimes shake their heads warningly and hint that the same fate which overtook other high living, recklessly extravagant countries in the long ago will eventually overtake New York. To their minds the emulation among New York fashionables who wear costly clothes and exhibit them by costlier mediums proves that sooner or later they will tie up every dollar of surplus capital

in finery and furnishings in laces, furs, bric-a-brac and racing machines.

For the most part it is the older, more conservative element in fashionable society, the comparatively small section blest with more family tree than dollars, that entertains this view. Younger and richer and perhaps less pedigreed generations are not worried on that score. The fate of effete monarchies of centuries ago is left out of their calculations.

"Pshaw," they say, "what parallel do those old countries offer for America? America is unique. Never before was there a democracy which multiplied over and over again its millionaire class in less than a quarter of a century. Never before was there a city like New York which includes multi-millionaires by the dozen in its population. Wealthy New Yorkers are lavish, but not extravagant spenders, and their lavishness is justified."

Naturally the average New York woman, wealthy or well to do, prefers the latter view. Talk with any woman of the fashionable class and she scouts the idea that she herself is extravagant, even while admitting that some of her friends may be. Most of these women laugh at a comparison of past and present splendor in New York's clothes and style of living. Said one, whose clothes are the despair of her enemies:

"Compared with her great-grandmother the up-to-date woman does

seem to be a spendthrift. But think of how differently she lives.

"I remember being taken when a small child to call at the house of Commodore Vanderbilt in Washington place, considered a handsome dwelling in those days, and there were horsehair chairs and sofas in the drawing room, which was heated with a big stove. I presume that three or four servants were ample to look after the entire establishment.

"Before the late William H. Vanderbilt moved into his new house at Fifty-first street and Fifth avenue his menage was of the most modest description, and even after taking possession of his new home I can't remember that the family gave even one entertainment which would be called smart in these days.

"The late Cornelius Vanderbilt and his wife, both before and after moving into the palace they built at Fifty-seventh street and Fifth avenue, lived unostentatiously. It was not till the eldest daughter, now Mrs. Harry Payne Whitney, was almost grown up that they did more than give family dinners and days at home, and Mrs. Vanderbilt, despite her wealth, cared not at all for fine clothes.

"Mistress of one of the handsomest houses in New York, she continued to dress plainly rather than richly, and the sum the family spent in entertaining wouldn't make much of a hole in even a very small fortune. The circumstance is often quoted to her credit when comparing the mode of life of the older and the younger generations of Vanderbilts, although some of us think the younger, considering the size of their fortunes, are far more consistent in their spending—for no one can accuse Mrs.

Vanderbilt's sons, Cornelius, Alfred and Reginald Vanderbilt, or their wives of being parsimonious, or of showing any distaste for fine clothes.

"By many Mrs. Cornelius Vanderbilt is considered the best dressed woman in New York. She spends fabulous sums on her clothes and gets the worth of her money, too, every time. As a result, when Prince Henry visited New York he openly expressed his admiration for her costumes, and German royalty, with which Mrs. Cornelius has since hobnobbed, shares Prince Henry's opinion—and justly.

"I doubt if the wardrobe of any member of the German imperial family could touch in style or cost that of Mrs. Cornelius Vanderbilt. In all probability her mother-in-law, Mrs. Vanderbilt, when a young matron spent a twentieth part or less of the sum Mrs. Cornelius spends on her clothes. Nevertheless, in my opinion, the latter doesn't spend a cent too much. She can afford to spend the money, so why should she not?

"Simple entertainments are not in fashion now, even young folk's parties costing a tremendous sum. Take for example the ball given by Mrs. Watts Sherman at Sherry's the other day to introduce her two daughters to society.

"It is doubtful if anything so fine was ever before given for a debutante. Many of the guests remarked that with one or two exceptions there had never been a costlier or handsomer entertainment given in New York. Hundreds of guests were present, including all the shining lights from the ranks of the debutantes up to the ranks of the dowagers.

"Sherry's whole place was engaged for the night. There were costly favors for every figure of the cotillon,

which was preceded and followed by an elaborate supper. The floral decorations were exquisite. I heard some one say that the affair did not cost a cent less than \$15,000. I am of the opinion that it cost much more.

"My friend who spends about \$2,000 a month for entertaining does not give balls nor hire high priced soloists to amuse her guests, nor does she give continuous house parties at her country house in the season, nor take her friends off on trips in a private car. If she did probably \$10,000 would have to be added to her entertaining account.

"Last March I took a party of six friends with me on a trip to California and around home by way of Mexico in a private car. We were gone not quite seven weeks, and the jaunt cost \$6,000. This is almost a common way of entertaining now.

"I could name dozens of my friends who never spend less than \$50,000 a year for entertaining, and that does not include the amount spent in keeping up their automobiles and other accessories, like an opera box and two or three out of town cottages, which are maintained quite as much for their friends as for their own diversion."

When these figures were quoted to a man whose, expenditures are large he reflected a moment and then said slowly.

"Small, very small; that is, if one is estimating the amount spent on his acquaintances and friends by the very rich men of this city—the men who have built the couple of miles or so of palatial dwellings in the section above Central Park East and West, and most of whom count their fortunes away up in the millions. In fact, I don't see how any one can

separate the sum he or she spends in entertaining from the sum total of living expenses outside of clothes perhaps, for the reason that, willy nilly, the wealthy are bound to entertain, and their houses, furnishings, and equipages are means to that end. From that standpoint \$50,000 is a mere bagatelle.

"Extravagant? Why, certainly, society is getting to be more extravagant every minute. Entertainments which my wife thought very elegant ten years ago she turns her nose up at now. Her dinners alone now cost ten times as much as they did then.

"Of course I and a good many others are able to stand the racket all right, but I often wonder how some of my associates manage to foot the bills their families run up for this sort of thing. I have done a good bit of globe trotting of late years, and there can be no question but New York's wealthy people live more luxuriously and spend more lavishly than the grandees of any other land.

"When Americans go in for anything they don't know how to pull up nor where to stop. Take the automobile, for example. It is the Americans who now spend the biggest pile on them and demand the finest models in the market.

"Some New Yorkers are spending every year on motor cars alone what would have been called a small fortune in the old days. But a manufacturer can tell more about that phase of New York extravagance than can I."

When one of the so called smart set was asked for an opinion as to the relative cost of a fashionable woman's wardrobe now and a score

of years back, she answered reminiscently:

"Strange that question should be put to me. It was exactly twenty years ago that one day when in a small company of friends I asked an older woman, who was looked up to as an authority in dress, how much money she thought a woman in fashionable society need spend in order to be suitably gowned, and I remember her answer was that, taking one year with another, she could manage well on \$1,000 per annum.

"On another occasion about ten years ago the same question came up at a luncheon, and one of the guests remarked that \$3,000 a year was all that a fashionable woman need spend for wearing apparel. Now here is the question again, when it is harder than ever to answer.

"In fact it is impossible to answer that question offhand, for the reason that in these days it is not so much a question of what a woman needs to spend as of what she thinks she needs to spend. In other words, the attitude of most society women now is not how much they can save on clothes or the least sum with which they can manage to present a suitable appearance, but how much money they can get hold of to spend on their wardrobe.

"It is true that ten years ago some women did make quite an elegant appearance on \$3,000 a year. To-day a society woman's lingerie, negligees and slippers alone cost that much often.

"This may not be right. I am not defending it. I frankly admit that New York society women are getting to be outrageously extravagant. At the same time they need ten times as many clothes as their grandmothers

needed, for the reason that they entertain continuously and are on dress parade all the time.

"Besides this, the standard of elegance in dress has gone up tremendously. Who considers a black silk dress elegant now? No one, not even a housekeeper. One elegant costume and a few quite plain ones were considered sufficient for a fashionable woman of olden times, whereas now fashionable gowns must all be elegant and they must include costumes suitable for morning, afternoon, evening, for formal and informal occasions.

"Instead of a woman having one gown suitable for dinners and the opera, she must have at least ten such gowns to get through the season without looking shabby. At least, I find I must have that many. Of course it all depends on the standpoint. I don't care to wear the same gown more than half a dozen times in a season, and I have friends who will not wear the same costume oftener than three or four times.

"The cost of a handsome dinner or opera gown? Anywhere from \$300 to \$700. Real lace will bring the price in some cases up to \$1,000. Average eight evening gowns at \$400 and \$3,200 is gone at once. Add to them eight more evening gowns for the Newport season or the season at any watering place and there goes another \$3,200, and nothing done about reception and street costumes, tea gowns, cloaks, wraps, furs and hats, either.

"There are plenty of tea gowns seen in New York drawing rooms which cost \$500 each or more. The materials are the most exquisite of foreign fabrics, hand wrought and trimmed with superb lace; and one

tea gown doesn't make a season's outfit by any means.

"Very few of the carriage and reception gowns worn by fashionable women cost less than \$300. No, the price is not exorbitant. The fabrics used in such creations justify the price.

"Many of the smart street costumes consisting of a cloth skirt and short coat cost almost as much if made by the best costumers, and a well dressed woman must have at least two of the latter and four reception gowns in her outfit. This means an outlay of at least \$1,200, to which sum add another thousand for tea gowns and lingerie.

"Five hundred dollars is not an exorbitant price for an opera cloak, and the two long carriage cloaks which are necessary in addition to the opera cloak will cost from \$100 to \$200 each, the price depending largely on whether they are trimmed or not with expensive fur.

"Then the women who go to a southern resort when Lent sets in must get a fresh summer wardrobe, including at the least six or eight hats and as many parasols, and practically duplicate this wardrobe afresh for the summer campaign, because there is no one place on earth where a woman's clothes get old so quickly as at a resort like Palm Beach, for example. A three or four weeks stay at a place like that will leave one's kowns looking like old duds."

"What is the minimum sum a fashionable New York woman can dress on?"

"A woman who attends the opera, goes to dinners, entertains and is entertained constantly cannot, in my opinion, manage on less than \$10,000, and then she will have to scrimp. I

have one friend who manages with \$8,000, she says, but she told me in confidence, it was never possible for her to order more than eight new gowns in the spring and the same number in the fall, and that she couldn't think of getting a new fur coat or jacket oftener than once in two or three years, which must be a trial, considering how very fashionable short jackets of all sorts of furs are this winter."

"How much do you spend for clothes in a year?"

"Generally in the neighborhood of \$20,000, which does not cover, of course, jewels or some sets of furs. For example, my husband gave me a \$20,000 sable coat and muff for a Christmas present. A big price, yes, but any furrier will explain that sables cost twice as much as they did ten years ago, and are scarce at that."

In contrasting the expenditures of the fashionable woman of to-day with her predecessor of twenty years ago a New York furrier said that among his customers are women who own \$50,000 worth of furs and that twenty-five years ago the woman who owned a seal coat trimmed with sea otter valued at \$500 thought she had something quite worth while.

"We find ready sale for Russian sable coats worth \$20,000," said he. "There are a few in the city which cost \$40,000. We sell a very great number of sable sets at \$5,000 to \$10,000 each.

"To be sure, twenty years ago furs cost only about half as much as they cost now; therefore customers got twice as much for their money. Nevertheless, it was the exception then for even a fashionable woman to have more than one fur garment

or set of furs, and of these she took such care that when it was damp or rainy, she was chary of putting them on.

"To-day, many fashionable women have ten or twelve sets, and four or five sets is about the minimum number. We have sold sets of ermine, chinchilla, black fox, baby lamb and mink and sable, all to one person this winter. Some of our customers have bought Eton fur jackets with muff and stole to match as if they were made out of cretonne."

"But," it was suggested, "these furs will last a long time, surely? The wearers will not be likely to want anything more in the fur line next winter?"

"It used to be like that, but not now," was the answer. "Old fashioned people took great care of their furs. As soon as the spring came they were swathed in layer after layer of paper, lastly a sheet, and then packed carefully in a box, and they didn't mind at all wearing a fur garment rubbed at the edge or faded a trifle.

"Not so the woman of fashion now. She takes no care whatever of her furs and for the reason that she travels about so much, going to cold climates in summer, and vice versa, that she keeps her furs in commission all the time. Women with handsome neck pieces of sable show them off at seaside resorts all summer long, and by October 1. sometimes sooner, they get out muffs and fur jackets.

"Such treatment as this tells on even the best of furs, which in less than a year begin to look jaded. This

seals their fate with the fashionable New York woman, who refuses to wear a fur garment, no matter how much it cost, which is a bit off color even, let alone rubbed at the edges. Neither will she wear it if the cut happens to be behind the top notch of style; and, of course, in fur garments as in silk or cloth costumes there are new styles every year.

"Few of the wealthiest of our patrons care to have the average run of furs made over, preferring to select the newest designs and combinations of furs in the market every season. This is one reason why New York women of means spend twenty times as much on their furs as did the wealthiest women twenty years ago."

"What becomes of all the costly gowns, hats, furs and cloaks which society turns down after a few wearings?" an opera box owner was asked.

"Sometimes they are given away by trunkfuls, oftener they are sold to second hand dealers for a fraction of what they cost," she replied. "Every spring and fall many of my friends send for a dealer, who comes and inspects a dozen or more costumes, hats and cloaks, and a bargain is struck for the lot then and there.

"Most second hand dealers pretend to pay a third of the original cost of a gown, but they never do unless it is absolutely new, which happens occasionally. I myself have sold a gown after wearing it once because it was unbecoming. The proceeds of a sale like this often are enough to purchase one or two new imported costumes."

Crossing the Ocean in a Palace

BY SAMUEL MERWIN IN SUCCESS MAGAZINE.

It is one thing to read an impersonal description of an ocean-liner before she has gone into commission. It is quite another thing to hear a traveler describe his actual experiences in crossing the ocean on her. That is why Mr. Merwin's graphic description of his voyage across the Atlantic and back on the gigantic *Amerika*, makes such an absorbing story.

EVERY six months or so a big new liner steams up the North River, to the west of New York City, and displays a great many flags; and the ferryboats and lighters whistle the conventional three-toot salutation, and the steward's band blares its brassiest as the leviathan—it is always a "leviathan,"—works laboriously into her dock. Before noon, we may be sure, certain newspapers will come out with imaginative pen-drawings of the "monster of the deep" supposedly reposing in Broadway at City Hall Park or standing upright on her twin screws beside the Park Row Building. Then, for a morning or two, those of us who are so fortunate as to sleep in New Jersey will make it a point to step outside of our ferryboat cabin and stand among the baggage trucks and the coal wagons and try to pick out the new liner by the markings on her funnels—for your true sleeper in New Jersey, though he may not understand what David Belasco is so excited about, or who wrote "Prometheus Unbound," or why Arthur James Balfour resigned, is pretty sure to know that the Cunarders have red funnels with black tops, that the White Star funnels are buff with black tops, and that the American and the Red Star funnels are black and white.

Then, when we have made out the two buff funnels of the "*Amerika*," which identify the latest new ship as the property of the Hamburg Ameri-

can Line, we of New Jersey are likely to remain, of a morning, in the ferryboat cabin, and to bury our noses in the very respectable "New Jersey edition" of a very respectable New York newspaper. But the "*Amerika*" demands, and deserves, a closer look. She marks the goal of a ship-building contest in which close to half a dozen great lines have been long engaged. She is a movable hotel in which four thousand persons can live in greater or less comfort (and some of it very great, indeed), during the seven-or-eight-day voyage from New York to Plymouth and Hamburg. Every known device which contributes to the comfort, the safety, the health and the recreation of ocean travelers may be found aboard this wonderful ship, and some devices which were never known before. The system of water-tight bulkheads has been brought to a point where it insures nearly absolute safety. The organization of the ship and the coordination of the different departments center so completely on the bridge that the captain has the control of it all at his fingers' ends. She runs almost as closely on a track as does the "Twentieth Century Limited." The navigating officer, by merely holding a receiver to his ear, can hear the under-water signals of the coast lightships. The lookout communicates with the bridge, from his crow's-nest on the foremast, through a "loud-speaking" telephone. Below decks there is a very

humorous Swedish gymnasium where you may lie on comfortable sofas and be vibrated and twisted and jolted by cunning electrical machinery, and where you may ride horses and camels whose varied motions closely approach verisimilitude. There are electric light baths and a florist's shop and a ladies' hairdressing parlor and a children's room, with charming colored panels from "Mother Goose" and Grimm's "Fairy Tales"—and so on and on.

When I first saw the "Amerika" steaming up the North River I thought about these things, for I had been reading about them in my newspaper. But, on a later day, when I had boarded her and had stowed away my luggage and had stretched out in a steamer chair and settled down to looking back across a strip of ocean toward the dim Highlands of the Navesink, which were fading slowly out in the twilight—back to where the Sandy Hook light was flashing bravely against the dying splendor of the afterglow—I found that my thoughts were running deeper.

It is a little difficult for a casual reader of newspapers to picture to himself how really big these new liners are. When you see the "Amerika" in her dock you can not estimate her size unless you know the dimensions of the dock structure and of the lighters that flock about her and of the longshore buildings. Even when I went down from London to Dover, for the return voyage, stood on the Prince of Wales Pier, and watched this biggest of ships in that small artificial harbor, where she stood out boldly against the channel sky, I could not take in the facts. That is why I am not going to bother the reader with many facts and fig-

ures—mere facts and figures, that is, such as that she is six hundred and ninety feet long and that she displaces forty-two thousand tons of water. It is much more important to know that six turns around the "kaiser deck" make a mile, although this deck extends but little more than half the vessel's length, and that you might hunt about the ship, as I have, for an hour or two, in a vain hope of finding some one whom you might wish to see. There are six decks which are used by the cabin passengers, with an electric elevator connecting five of them; and, when Captain Sauermann, to satisfy his curiosity and mine, laid a ruler on a blueprint diagram of the ship, he found that she is ninety-one feet deep from the ceiling of the wheelhouse to the keel.

It had been arranged that we should visit the engine room at five o'clock. When the hour arrived I was reading in a corner of the smoking room balcony. I descended one flight of stairs to the main floor of the smoking room, which is on the "kaiser deck," another flight to the "Washington deck," where the gymnasium is, and where, also, are the "imperial suites;" a third flight to the "Roosevelt deck," which brought me to the bookseller's shop; a fourth flight to the "Cleveland deck," and around to the sitting room of the chief engineer. This officer opened a door and led the way along a narrow steel gallery. I found myself in what appeared to be a vast machine shop. To eyes which had grown accustomed to the ship as the passengers see it, it seemed incredible that so immense a space could have been reserved for the engines. After descending four full flights of stairs I seemed to stand

almost at the top of this great room, which extends, at the bottom, all of two hundred feet by seventy-five, and which gradually narrows upward for eighty or ninety feet. Imagine, if you can, the block in Fifth avenue between Twenty-second and Twenty-third streets lifted out and placed within the hull of a ship, and you will have some notion of the size of this engine room. As for height it will be necessary to imagine that some seven or eight stories of the Flatiron Building have been lifted out with it. Then we began descending long steel stairways. The men below looked small, to my eyes, as we started downward. Finally we stood on the floor and looked up through the steel gratings, and wondered again. There was so much noise that talking was all but impossible. The smooth steel shafts which turn the twin screws were spinning around, one on each side of us. The great piston rods were thrashing around and around with a force which, to inexperienced eyes, threatened to tear out the heart of the ship. Ranged along the side walls were the dynamos which supply the light.

We walked a long way, stepping carefully between the engines, and passed through a steel doorway into the boiler room. There, as in the engine room, the most surprising thing was the purity of the atmosphere. Instead of the conventional stokers, stripped to the skin, shining with sweat and half dead with thirst and heat-exhaustion, there stood before me a row of fully clad laboring men who appeared to be about as comfortable as laboring men ever appear to be. Even with the furnace doors open the heat was not intolerable. This condition may be explain-

ed, perhaps, by the fact that the season was late October; but I am inclined to think that the remarkably effective ventilating system of the ship had a good deal to do with it. The "Amerika" does not rely at all on the old-fashioned above-decks ventilator, which scoops in plenty of air when the wind is ahead, but next to none when it is astern, but on a set of fans or wheels which force fresh air into every part of the ship, all day and all night.

Perhaps I have succeeded in giving some notion of the size of the engine room. It is necessary to remember, also, that the greater part of each of five decks, running nearly the full length of the ship, is given over to the comfort and the recreation of her more than three thousand passengers and to the accommodations for the six hundred men who make up the ship's company. Now, with a realization in mind of the vast space required for these purposes, we have left one of the most important considerations of all, that of the space required for the freight.

The full cargo of the "Amerika" is sixteen thousand tons. These figures convey little to the reader. But if it is recalled that a fair average load for a freight car is, say, twenty-five tons, it will be seen that the "Amerika's" cargo, if put on trains for land shipment, would require six hundred and forty cars, or sixteen trains of forty cars each. Allowing forty feet to a car, inclusive of the space between two cars, and one hundred feet to each locomotive and to the necessary space between trains, the 16 trains would extend, end to end, more than five miles. After considering all these great departments, it should be kept in mind that we

have made no mention of the space required for the thousands of tons of coal (the furnaces consume three hundred and fifty tons a day) or for the ship's stores, a very considerable item. The largest anchors of the "Amerika" weigh sixteen tons. The systems of pipes and of telephone and electric light wires are as intricate as those of a small city. There are five completely appointed kitchens. A passenger can purchase on board tickets from the port where he is to be landed to any point in the world which can be reached by railway, his daily newspaper, which is handed and to some which can not, and, in to him as he lies in his steamer chair, he will find, not scanty wireless bulletins, but a pretty complete survey of the news of the world.

I sat in the balcony of the smoking room, by the railing, where I could look down at the great brick fireplace. The pillars of carved oak, the cozy alcoves, the padded leather wall seats, and the gayly-flowered curtains at the windows made up a very pleasing picture; but there was really nothing of the sea about it all. The dark woodwork and the bubbly panes of glass were those of a baronial hall of long ago. Around the walls of the balcony was a carved wooden frieze illustrating, very quaintly and vigorously, the life and works of St. Hubert.

It was late afternoon, and dark as night, outside. I walked slowly down the wide oak stairway, buttoned up my coat, pulled down my cap, and threw my weight against the outer door. It gave slowly against the wind, and banged after me with terrific force, when I had finally managed to slip out, with a report like that of a six-pounder.

A southwest gale was screaming through the rigging, threatening, every moment, to bring down the Marconi wires. It was a boisterous wind, and I leaned on the rail and let it dash into my face the spindrift which it had snatched up from the white tips of the waves. There could be no doubt that, in the matter of steadiness, the new sort of ship is a success. The "Amerika" is so large, and her engines work so quietly, that she runs, even in moderately stormy weather, with less than the swaying and jolting of a railway train. I had to lean far out to see where the steel side plates entered the water, fifty feet below. Then I walked a hundred yards along the promenade and stepped into a warm hall which was all plate glass and white enamel, left my coat and cap on the very comfortable window seat in the corner, and passed through the writing room into the drawing room. I was thinking of the fat man and his sentimental anger. "Is it true," I asked myself, "that they have destroyed the charm of the sea?" Is the fine old salty romance dead and buried?"

It almost seemed as if he was right as I looked about the great room with its white woodwork, its Wedgwood plaques, its fireplace and broad mantel, its grand piano, and its rose-colored satin upholstery. In a corner, fifty feet away, some women were busy with gossip and fancy work. One of them had laid her library book, face down, on a table. At another table four young women were playing bridge. Two children were cuddled up in a corner seat, listening, big-eyed, to their nurse's story about the little boy who didn't want to grow up and be president, but to live away off in the Never, Never, Never

Land, with Indians to guard him in his underground home. I involuntarily raised my hand to my stinging cheek, which was still wet with the spindrift, to convince myself that we were really in mid-Atlantic.

I retreated down the passage, and, on opening a door which is all plate glass and white enamel, found myself in the Carlton Restaurant, and paused again to look around. The walls are of polished mahogany and chestnut, inlaid with rarer woods and ornamented with bronze work. The outer portholes are concealed by inside windows and curtains, so that there is nothing whatever about the room to suggest the sea. I should say that the ceiling is of plaster, were it not that, on a ship so large, a ceiling cannot conceivably be of plaster. The carpet is rich and soft. Most of the tables are small, and they are lighted by shaded lamps. The knives and forks and spoons and match-holders are of gold plate, and the china is really dainty and pretty, and not at all the stout ware of ship tradition. While I slowly ate my dinner, and looked about at the jolly little parties of two and four and six, at the daintily clad women and the severely clad men, and at the freshly-cut flowers and the sparkling cut glass, and while I listened to the low-pitched laughter and talk and to the music of the gay little red-coated orchestra—it seemed very much as if I had strolled over from Piccadilly Circus to Pall Mall, of a cold, foggy evening, and had turned in at the Carlton Hotel. I grew sober as I thought about it. We did these things very differently a little while back. Even a very little while back—as the history of human-kind runs—life at sea meant more, for it seemed to

bring a man nearer to his God than we of to-day very often get.

It was with misgivings that, later in the evening, I mounted the stairs to the bridge deck—with misgivings which were hardly allayed by the reception which our little party met with in the captain's parlor. The room is larger than some I have seen in city apartments, and is as luxurious as anything below decks. Off to the right there were glimpses to be had of a very comfortable bedroom and of a bathroom in snow-white tiling. And, when Captain Sauermann greeted us pleasantly, quite as if we had been sitting in his own home library, wherever that may be, the situation seemed to have passed all legitimate bounds. The last time I had been entertained in a captain's cabin there was a big mast which came up through the floor and went on through the ceiling; and around this mast there was a rack of rifles, and above the rifles was a rack of cutlasses. Even this display, I recall, was not enough for us on that occasion, and we had expressed regret that our host did not wear bucket-top boots and earrings and a sword. I recall that he added, with good humor, "And a knife between my teeth!" "Perhaps," I thought, as we took our seats in the "Amerika's" cabin, "the fat man is right. Perhaps the charm has departed, and sailing has become that sort of business which may very well be conducted by a trust."

But, after a moment, Captain Sauermann opened a door, and, as we filed into a plain, narrow room, with a long table and with what I prefer to think were nautical instruments about the walls, my heart gave a bound. Here was the brain—here

was the soul of the "Amerika!" Now we should see something in the romance way! Sure enough, the captain opened a wide drawer, drew out his charts in long rolls, and spread them out on the table with iron weights to hold the corners down.

When man is thrown back on maps and charts, he can not, whether he knows it or not, be very far from that subtle thing which we call romance. Your most familiar and commonplace map, printed in Chicago on businesslike presses, by members of the pressmen's union, is just as surely made of dead explorers as the Islands of Bermuda, with their winter tourists and their very matter-of-fact shopkeepers, are made of dead coral polyps. "Treasure Island" sprang from a map. On this wild evening, the first glance at Captain Sauer-mann's North Sea chart, which lay before us, brought to every pair of eyes the glow and thrill of the sea. It was speckled gray with sounding marks. It was dotted with red-and-yellow indications of lighthouses, each supplemented with cryptic elucidation, such as: "Lt. Fl. 4 quick fl. ev. 30 sec. 36 ft. vis. 11 m.—Fog Siren, 4 blasts ev 2 min." All along the Dutch coast were black crosses and the letters, "L. B. S.," which I knew to mean "Life Boat Stations." Here and there, in the open seaway, masts of ships were represented as projecting above the water, each followed by the ominous word, "Wreck." The shoals, too, which were indicated by dotted lines, bore picturesque, sailorman names—"Outer Gabbard," and "Sand Head" and "Galloper."

"You see," said Captain Sauer-mann, in his quiet voice and quaint accent, "the passage here, between

Sandettie Bank and South Falls Shoal—just before you reach Dover Strait—is only five miles wide." We bent over the chart. "And two weeks ago, when I brought the ship over to Southampton for some refitting, we ran a hundred and eighty miles down through the North Sea in a thick fog. We could see nothing and hear nothing, and if I had missed this passage the ship would have been wrecked. But we came very close to the Sandettie Lightship, so that I knew that we were all right. But after we had got through I could not tell where we were, and I tried to find the lightship at South Sand Head."

"Don't the English lightships carry the underwater signaling apparatus, Captain?" was asked.

"No; the American and the German lightships do, but not the English—yet. So I headed north, running very slowly, until I could hear the bell. It sounded louder and louder, and then suddenly the fog opened a little and we could see her right in front of us, only a few lengths off. I backed away, but I had my bearings and headed off to clear Dungeness."

He spoke so quietly that it was not until we had passed out through the navigating room and into the wheelhouse that I realized what it was that he had been telling us. The "Amerika" was built at a cost of four and one-half million dollars. With cargo and passengers aboard she would represent a value of, perhaps, six millions. From the Lizard to Cuxhaven the English Channel and North Sea are strewn with shoals and reefs and sunken wrecks. It is not many years since the "Paris" struck on the Needles and brought the career of

Captain Watkins to an end. And twice a month, all around the calendar, Captain Sauermann must take his ship through, and must stand responsible for six million dollars in property and for four thousand human lives.

It was dark in the wheelhouse, except for a faint glow from the binnacle lamp. A seaman stood at the wheel; but, somewhat to my surprise, he was looking, not out toward the sea ahead, which, indeed, could hardly be made out through the high, narrow windows, but down into the binnacle where the compass was swinging continually this way or that as the ship yawed in the sea. He was occupied in keeping a certain black mark on the compass card against a black line on the encircling frame. That was all he had to do. He was not responsible for the ship's course or for her safety; it was his whole duty to keep two marks in line on a card. Outside, on the bridge and forecastle and in the crow's-nest on the foremast, stood the second and the fourth officers and the two lookouts, who were the eyes of the ship; a great many feet below us, where the two sets of quadruple expansion engines were pounding and crashing and driving her along, was the heart of her; under the cap of this blackbearded captain was the brain; in far-away Hamburg were the financial springs that nourished her: and all this that Americans and Englishmen and continental Europeans might come to understand one another better, and that this world of ours might go careering on where no world has ever traveled before.

The wind was blowing very hard when, at length, we stood on the open bridge. I was glad that the structure

was walled in, five feet high, with canvas; and I was glad, too, to button my overcoat up to the chin and to turn up the collar. When I turned back and looked over the ship I was surprised to see that she was dark with mystery. Somewhere or other aboard her thirty-five hundred electric lamps were burning, but their light was shut out at every point from the watchers on the bridge. The funnels stood out dimly against the clouds, almost as dimly as the smoke which was trailing off down the wind. The line of canvas-covered boats extended aft for hundreds of feet and finally blurred off into the night. Up forward the black bows were rising and falling with slow, majestic dignity; and, sixty feet below us, the foam-waves were rolling away from the ship at each slow plunge and slipping off astern in swirling, bubbling patches of white.

Standing there looking out over the waves toward a handful of low-lying stars, I knew that the romance of the sea is an undying thing. What we have lost is no more than our old notion of it. The Spanish galleon has gone out with the rapier and the dagger. We no longer, the boys among us, haunt the wharves for glimpses of Spanish sailors with bearded lips. The six-shooter is not what it was, and the tall clipper ship has followed the stagecoach into the junk yard of the things that were. But the new romance runs deeper. It is more complex. It is the wonderful story of the awakening, the rousing, and the stirring to action of a drowsy old world which has only begun to find itself and to feel its magnificent strength.

From Paris to New York by Rail

WORLD MAGAZINE.

Within five years according to a French Capitalist, it will be possible to board a train in New York, and without changing cars to ride into Paris in a little over fourteen days. The route will probably be by New York Central, Grand Trunk Pacific, Alaska and Behring Strait, Trans-Siberian and the regular European system. In addition new lines will extend from New York to Cape Horn, and from Paris to the Cape of Good Hope.

THE Czar has issued an imperial ukase approving the all-rail route to America. The ukase contains his sanction of the Russian commission, already named, to make the final survey of the route to Behring Sea.

Thus what a few years ago would have been a dream challenging the imagination of a Jules Verne approaches an accomplished fact.

The railroad from Paris to New York will be built. And this is by no means all. Within a few years, in all human probability, a continuous railway will extend from Cape Horn at the tip of South America, to the Cape of Good Hope, at the southern point of Africa.

This railroad across five continents will pass from the Western Hemisphere to the Eastern Hemisphere through a tunnel under Behring Strait in the Arctic Ocean.

The men, the plans and the money to complete this great world railway are ready to begin the work.

The line will be 25,000 miles long. Over 15,000 miles of this distance trains are running to-day. All the remaining portion—10,000 miles—has been surveyed, and great capitalists stand ready to rush the work.

Andrew Carnegie, who is one of these capitalists, predicts that the various railways that, connected, will form this complete world system through five continents will all be completed within 10 years. A French

capitalist, who has been even more active in the great undertaking than Mr. Carnegie, declares that the ride by rail from Paris to New York will be made within five years.

The cost of completing this round-the-world trunk line is estimated at \$500,000,000, an amount but little exceeding that involved to-day in projected engineering schemes in and around New York City—in subways, bridges, tunnels, suburban railroads, railway terminals, etc.

This half-billion dollars is all subscribed, say the promoters of the various railroads. Mr. Carnegie is ready to finance the New York to Buenos Ayres section, for the preliminary surveys of which he gave \$50,000.

M. Loieg de Lobel, the projector of the trans-Siberian-Alaska line, first interested Parisian capital in his plan a few years ago, and a survey was made at an expense of \$500,000 of a strip sixteen miles in width from Irkutsk, on the trans-Siberian Railroad, to East Cape, 3,800 miles, the route following the rich agricultural and mineral regions. M. Lobel's original project was a ferry or bridge across Behring Strait, but his present plan is to tunnel the strait, a strip of water thirty-six miles wide, divided by the Diomed Islands.

Already the railway south from New York has reached Central America, and is hastening its progress toward the Panama Canal zone. There two lines of rails are in process of extension across Equador. From

Buenos Ayres northward to join these links the work has progressed across Bolivia and a large part of Peru.

Southward from Peru the survey follows the lofty crest of the Andes to the very tip of South America.

Taking the direct through trip from Cape Horn, at the southern end of this hemisphere, to Cape Town, in South Africa, the traveller will pass in quite a straight northern line through Western South America and Central Mexico, and along the Pacific slope of the United States and Canada into Alaska. Then through the thirty-six mile tunnel under Behring Strait and its two dozen islands, that will afford ventilating openings to the tunnel, and working points through shafts in building it. Then southeasterly the line will pass through 3,600 miles of Arctic Siberia. To Paris it will go by way of Moscow, and from there through Spain and by way of tunnel at Gibraltar, to Africa. A route also is projected that will pass from the Siberian line through torrid Central Asia to the Holy Land and Egypt. There, as by the first route, it will continue over the rails of Cecil Rhodes's Cape to Cairo Railroad in course of construction.

The trip from New York to Paris by rail through the Behring Strait tunnel, as an express train running forty miles an hour, will occupy a little more than two weeks. The traveler who fears seasickness and particularly enjoys life on a railroad train may prefer this journey to that on the fast ocean liner, which makes the trip to Paris an expenditure of but six days of time.

This also will allure the traveler: the overland route will be a great spectacular life experience. He will have laid before his eyes a variety of

scenes, in the temperate, torrid and frigid zones, that has never been combined in any other railway journey on this earth.

And in this respect what cannot be said of the trip from cape to cape, round the world, over this entire trans-continental system? It will, in fact, be a liberal education, a world revelation.

He will pass through the lands of all the races of mankind, and see the people of every degree of civilization. He will see their towns and their farms, their palaces and their huts. He will view the marvelously changing panorama, transforming the spectacle from the car windows through every grade of landscape from the lands of the Equator to the frozen wastes where the Esquimaux dwell.

On a train of cars, with an average speed of twenty-five miles an hour, forty-one days would be occupied continuously in this 25,000 mile journey, through South America, North America, Asia, Europe and Africa.

The cost of this trip will be about \$650 for railroad fare, with \$80 added for sleeping cars. Stopover privileges will be in demand.

The three great railway lines that are to complete the gaps in the system of around-the-world travel, and which are now to be built, are these three:

The Pan-American.

The Trans-Siberian and Alaska.

The Cape to Cairo.

On the first and the last of these three work is well advanced.

The prospect for an early beginning of work on the Siberian and Behring Strait tunnel-end of this Siberian-Alaskan line has brought from engineers and others who have followed its progress, much recent

comment on the great world railway project. Alexander Hume Ford discusses it very fully in the *New York Independent*.

"The 'New York to Paris Special,' " he says, "will doubtless begin its westward trip over the tracks of the New York Central, and then via the new Trans-Canadian railway, now under course of construction, to a seaport on the border between British Columbia and Alaska. Colorado capitalists have organized a company capitalized at \$50,000,000 to carry the railway through Alaska to Behring Strait, from which point M. de Lobel will continue the construction, with money partly raised in America, via the route originally surveyed by our own Kennon for the overland New York to Paris telegraph line. M. de Lobel has spent years in Siberia, and even wintered at Behring Strait, while his engineers were surveying a route for the thirty-six mile tunnel under the waters dividing America

and Asia, and the 3,600 miles across the Arctic regions to Lake Baikal and the Trans-Siberian Railway, over which the New York to Paris Special will continue its run to Moscow and Warsaw, across 7,000 miles of Russian Steppes."

The Cape Horn-Cape of Good Hope Air Line would place every city of the old and new worlds possessing a railway station, at the mercy of the ubiquitous Yankee drummer.

"It is being built, and will doubtless be completed, for our financiers seem to believe that commerce follows the cross-tie as well as the flag, and within the last month the manufacturers of rails in Europe and America have apportioned the part they are to play in the future construction of intercontinental railways—our home Steel Trust to supply all the rails used in the two Americas, while the European rolling mills are to turn out similar products called for in Asia and Africa."

How Lancashire Makes Money

ANSWERS.

The life of the weavers of Lancashire is a strenuous one. Their hours are long, extending from 6 a.m. to 5.30 p.m.; their work is trying and their pay is small. The dock laborers of Liverpool form another wretched class, who work like slaves one day and go about without work the next. Conditions among the ship-builders are brighter and work is carried on in better and healthier surroundings.

OVER half a million people, employed by 2,000 firms, cheerfully face the dangers and din of factory life in Lancashire for the sake of a pittance which barely maintains their independence. It is the hardest working county in the kingdom, this Lancashire. In times of exceptional trial it is the most patiently suffering; in times of prosperity, the most generous.

The great, black factories, ugly by daylight, but almost attractive when lit up in the dark winter mornings and the early winter evenings, are hedged around by the huddled cottages of the factory hands, who have very good reason for living as near the mills as possible. The half hour granted for breakfast scarcely allows time for a half-mile tramp home and back again, and the disaster which

follows being late at the factory is so serious as to make the hands chary about living "too far from wahrk."

Excepting on Sundays and holidays, the engine which drives all the machinery in a mill starts at 6 a.m. to the second, and at 6 a.m. to the second, too, the weaver is expected to be at his or her looms. Should he be late, by any chance, he dashes off to the factory in fear and trembling, buttoning his clothes and tying a scarf about his neck as he runs; for to be ten minutes late means that he may find his looms "shopped." That is to say, if not turned back at the door he may reach his looms, only to find them in charge of another weaver who, seeking work, had risen earlier than himself and applied for employment on the off-chance of a weaver being late or ill, in which case he may get an engagement for the day, week, or, it may be, "for regular."

From 8 to 8.30 a.m. is, with thousands of factory hands, the most enjoyable period of the day, for then it is that the engine stops for breakfast, and two hours of hard work, after turning out hurriedly from a warm bed into the biting morning air, has given them a ravenous appetite for the meal.

The Lancashire weaver has not yet got his eight hours' day. From 12.30 to 1.30 is his dinner-hour, and at 5.30 p.m. the engine stops for the day. So his day's work lasts ten hours, and for his week of 55 hours he gets from 20s. to 32s. To earn this princely income he has to mind four looms, although, if he be an exceptionally good weaver, he may manage six, and so earn from 27s. to 43s. per week.

To follow six looms, however, he

generally needs the assistance of a full-time "tenter," or of two half-time "tenters." The "tenter," who may be either a boy or a girl, gets from 3s. to 4s. a week if a half-timer, or from 6s. to 8s. a week if a full-timer; and this is paid by the weaver whom he assists.

There is no pride to beat that of the little lad or lass, aged twelve, who, for the first time, gets up at 5.30 a.m. and jauntily struts off to the mill to start wage-earning at six—a full-blown, if only half-time, "tenter." School in the afternoon of the same day seems to be a very childish place indeed, and his joy knows no bounds when, at the age of thirteen, he becomes a "full-time tenter," and turns his back upon the school for ever.

After a year or two, perhaps, of work as a full-time "tenter," the lad will be promoted to the care of a couple of looms of his own, when he will earn from 10s. to 16s. per week.

To keep a careful watch on six running looms a weaver needs to have all his wits about him—or her, for many a woman proves herself equal to the task—but even after ten hours of the strain the average weaver is glad of a chance of "time cribbing"—running his looms after 5.30 p.m.—in order to earn a little extra. It is very rarely, however, that a master ventures to allow his engine to run after the regulation hours, except in a very out-of-the-way place, for his Majesty's inspectors of factories are for ever "seeking whom they may devour," and the penalty for infringing the Act is too heavy to be ignored.

There must be no dawdling in the mill, after the engine stops, on any pretext. Women and young people of both sexes must be out of the shed

within five minutes of the stopping of the machinery, and even the men are only allowed to remain behind, at the manager's discretion, to sweep and clean. Saturday is the only exception. Then the engine stops at 11.30 a.m., and women are permitted to stay till midday for cleaning purposes.

It is not an ideal way of earning a living, this monotonous following of looms in a cotton mill. It brings many ailments in its train, most noticeable among which, perhaps, are the decay of teeth and toothache; for the weaver has to be constantly putting the shuttle to his mouth to draw the weft thread through the eye of the shuttle, and the impurities thus conveyed to the teeth do their work with a thoroughness which the weavers themselves, unfortunately, too often ignore.

Liverpool forms a very big slice of populated Lancashire, and Liverpool lives largely by its docks. The total number of dockers there, supplemented by Fleetwood, Heysham, and Barrow, is estimated to be 20,000, of whom about 3,500 are constantly unemployed. This big proportion of workless dock laborers causes the docker to lead a very precarious existence. He may be perspiring in a coal-bunker for a couple of days, scarcely having time, and probably no money, for a bite of food while he works.

Then for the rest of the week he is a moneyless idler, and one day he mysteriously disappears. He has "stowed away" in some dreary old tramp steamer, and when he returns to Liverpool he haunts the docks once more—haunts them until hunger and despair drive him again to hide in the donkey-boiler or among the

cargo of a ship which has refused him work.

One of the biggest industries of Lancashire is to be found at Messrs. Vickers, Sons, & Maxim's shipbuilding and armament-making works, which support virtually the whole town of Barrow. This bit of Lancashire—the extreme north—earns its living under conditions which provide a pleasing contrast to those which exist in most of the factory districts.

Barrow is a breezy town, with plenty of sea-front, and the workers—skilled mechanics—are as healthy-looking and cheerful a lot of men as could be found anywhere. They are largely employed in the open air upon the hulks of battleships, cruisers, and other vessels, so that they get the best combination of good working conditions to be found anywhere in the world—healthful exercise and constant exposure to the breezes from the sea. And so the construction of ships and ships' guns keeps the Furness portion of Lancashire comfortable in pocket and in mind.

If Lancashire is the hardest worked county, it also the most persistent playing county.

It is a Lancashire town—Blackpool—which draws bigger crowds than any other watering-place in the world. Morecambe, also in Lancashire, runs it very close, and even then the list of seaside pleasure resorts in the County Palatine is far from exhausted.

Southport makes its living out of visitors all the year round, for, although only a few miles from Blackpool, its climate is mild and soothing when the breezes blowing upon its less dignified rival are too cutting to

be bearable except by the most robust of people. Blackpool and Morecambe, however, have to earn enough in the summer months to keep them through the winter, and are the hardest-worked pleasure resorts in the land. The landlady who banks her surplus of £200 or £300 at the end of each September has fully earned her money, for the holiday months of June to September have been anything but a holiday to her.

In central Lancashire there are thousands of men and women—pit-brow lassies, the latter are called—who get their living from the bowels of the earth. There is no more striking picture in English industrial life, by the way, than that presented by the pit-brow lass of Wigan, clad in a close-fitting pitman's cap, a jacket,

a short skirt, moleskin trousers, and wooden-soled clogs. At one time they worked in a pit, but Government put a stop to that, and since then they have been employed on the surface in unloading, screening, and sorting the coal into cobbles, slack, and so forth.

The collier's wage-earning day is not a long one. He goes down into the earth at 6 a.m., and, with a brief interval for "snap," works until 2 p.m., when he finishes for the day. The organization of the miners has resulted in their obtaining conditions of labor immeasurably superior to the conditions of, say, fifty years ago, when the ventilation, haulage, and pit-lighting arrangements were very inferior to those of the present day, and the dangers far greater.

Grover Cleveland, ex-President

BY FRANK A MUNSEY IN MUNSEY'S MAGAZINE.

No more gratifying tribute to the worth of a great man in enforced obscurity, could be paid, than this brief and forcible little sketch from the pen of Mr. Munsey. In a few terse sentences he has summed up Mr. Cleveland's character, and has touched off the system by which he has been forced to withdraw from a life for which he was peculiarly adapted.

FEW men in recent years have had as strong friends and as strong enemies as Grover Cleveland. This is because he is himself a strong man. A weak man rarely awakens either intense liking or dislike. He is too anaemic in temperament and character, too fiberless. But the rugged-natured man of positive ideas and of positive acts magnetizes his followers and holds them with a grasp that is sure and certain. And these very rugged qualities embitter and irritate and estrange those opposed to him.

Grover Cleveland is emphatically of the strong, self-reliant type. He is

a man of deep convictions and deep honesty. When he reaches a conclusion it is fixed. Few men are less susceptible to persuasion or influence.

The Puritanism of New England is structural in his nature. His ideas of right and wrong, his sense of honesty, his high-mindedness, his abhorrence of dishonesty, graft, deception, and insincerity, give acute expression to his New England blood.

The son of a Presbyterian minister, he grew up under the teachings and influence and in the atmosphere of high standards of character. Character, with Mr. Cleveland, is the best thing about him—bigger than his

statesmanship, bigger than the official honors that he has had; and it will outlive all these. A man who is known at all, who stands out bigger and clearer than the men about him, is known for some dominating quality or achievement. It is this quality or achievement that the mind sees at the mention of his name. And as character with Mr. Cleveland is the dominating, towering force of his nature, the finished product of more than half a century of growth, it is character—a great, rugged, staunch, unyielding character—that we see when his name is mentioned.

Brilliancy, much as we admire it when it scintillates, does not last like character. The best friends of Mr. Cleveland, his strongest supporters, would not claim for him brilliancy in any phase of his career as lawyer, as Governor of New York, or as President of the United States. The fact that he occupies so big a place in our country to-day is unique. It certainly has no parallel among ex-Presidents within more than half a century.

It is a singular and regrettable fact that our ex-Presidents, on leaving the White House, fall so suddenly and so far from their plane of official influence and power that comparatively they drop out of sight. It must be that there is something wrong with our system of government, or with the temperament of our people and our habits of thought, when this thing is possible.

These men, of good mind and good fiber in the outset, grow big and useful in the Government school, that greatest of all schools for human development, the Presidency of the United States. But under our constitution and system of government

no provision is made for a continuance of the service of these trained men, either in an advisory way or any other. Thrown suddenly out of the sphere in which they have grown to great stature—thrown out into a different world, into simple private life, where they are out of touch with everything, they cease to be the personal power that they have been, and would in large measure continue to be were they so placed that their abilities and acquirements could have proper range.

But now and again a man has within himself that which stands out ruggedly against the sky. Such a man is Grover Cleveland, and the quality that has made him retain the big place his official position gave him, is character.

Retiring unostentatiously to a quiet home in Princeton on leaving the White House, he has nevertheless rather gained than lost in the measure of his stature. Few great questions of national concern arise on which his judgment and advice are not sought. This was signally the case in the great coal strike of four years ago, which threatened temporary annihilation to many of the industries of the country, and serious and awful suffering to the people. In this emergency, President Roosevelt applied to Mr. Cleveland for his advice before proceeding as he did in his great work of arbitration.

And as in this case, so it is and has been in a good many other matters of great importance since Mr. Cleveland's retirement to private life. In the recent insurance upheavals he was first among the men of known character and position sought out to give confidence and a sense of security to the policyholders of the country.

No man in recent years, out of political office and independent of great business connections or great wealth, no man with the exception of Samuel J. Tilden, has had the silent, quiet, masterful influence wielded by Mr. Cleveland.

Marrying at the age of forty-nine, he is a conspicuous example, among the rich and well-to-do people, of Mr. Roosevelt's theory of large families. He now has four living children, having lost his eldest daughter, Ruth.

He is also a practical exponent of "the simple life." No man among us—no well-known man, at all events—so nearly approaches the life of the best type of English country gentleman as does Mr. Cleveland in his quiet Princeton home, where he has time for reading and thought and writing—time to put into lasting shape the ripened fruits of his experience and observation, time for the mellowing and finishing and perfecting of character, that character which gives dimensions to his stature.

Two Remarkable Railways

BY ARTHUR H. BURTON IN ENGLISH ILLUSTRATED MAGAZINE.

Engineering feats in the construction of railways are being performed every year. Among the latest triumphs is the bridging of Salt Lake by the Southern Pacific. This work was successfully accomplished after many trials and tribulations. A short account of how the engineers carried through their scheme occurs in this article.

AT a short distance from Grenoble, in the midst of that most picturesque part of France known as the Dauphine, is a railway that is counted amongst the most daring engineering feats of modern times. It lies between the small towns of La Mure and St. George de Commiers, and is known by the name of "Chemin de fer de La Mure." The last named town is situated at the top of a high and steep hill, overlooking the turbulent river Drac. The railway consists of a single line which curves round the hill, and at a place called "Passage de la Rivoire" runs across a precipice more than a thousand feet deep, with the Drac at its base. In order to test the solidity of the hillside, with a view to a possible downfall of the upper part of the precipice, three hundred shots of considerable size were fired into the rock above and

below the line. The bridge work, firmly cemented into the rock, was quite unaffected by the shock, and the railway, which was built in the late seventies, has stood the test of time, which reflects great credit on the skill of the constructors, the French firm of Fives, Lille, who were responsible for this engineering marvel.

When the Central Pacific Railway, now a branch of the Southern Pacific system, was first built across the United States, the engineers found that the Great Salt Lake of Utah lay directly in their path. It was a formidable obstruction. In those days engineering had not been brought to its present pitch, and the constructors shrank from tackling the difficulties which lay before them. So, instead of attempting to bridge the wide expanse of water, they had recourse to the simpler and less costly plan of

running the line around the northern shore of the lake.

The saving in cost, however, did not prove so great in the end, for there was the increasing yearly expense of carrying goods and passengers over a longer distance; on which, in addition, there were some extremely heavy gradients. As years went on, and time became more and more valuable, the question was taken into serious consideration by the directors of the Southern Pacific. It was determined, if possible, to dispense with the roundabout route, and connect the town of Ogden on the east of the lake with Lucien on the west by means of a great bridge. The distance saved would be forty-three miles, and, taking other matters into consideration, it would shorten the run from Chicago to San Francisco by seven hours. This was enough to put the engineers entrusted with the work on their mettle, and they determined to spare no effort in order to bring about the complete success of the undertaking.

They mapped out the new tracks in almost a direct line from Ogden to the shores of the lake, then across the water to a tongue of land which divides the lake into two parts, and then straight to the opposite shore. From this point the train, on dry land once more, would have a straight and easy run into Lucien.

To carry out the plans of the engineers something like 3,000 men were employed. Even before the actual work of construction was begun, some years had to be spent in collecting material. Mountains of rock were blasted for foundations on the muddy bottom of the lake, and whole forests of trees were felled to make the piles on which the trestles were to rest. Not even the engineers

themselves could estimate properly the amount of rock required, nor were they able even to do so when the work had actually begun. The lake is very deep in parts, and seemed to swallow everything dumped into it without showing any apparent difference.

In constructing the bridge the principle followed was to build embankments as far out into the water as safety permitted, and then to bridge the rest of the line on piles. In some places the depth of water was found to be twenty-eight feet, and gigantic piles, sixty feet long, were firmly driven into the mud. Gravel was obtained from pits some three miles distant from the lake, and relays of men were kept busy for many months, working the steam shovels to a depth of twenty-five feet. Long trains carried cargoes of sand to where the laborers were making the road-bed in the water. The work was sometimes carried on under very great difficulties, and occasionally had to be suspended altogether. The Salt Lake is liable to sudden and heavy storms, which frequently interfered with the progress of the enterprise. Gales were, indeed, so common that material and machinery valued at over £20,000 were lost during the period of construction.

Seven tow-boats, several smaller craft, and a stern-wheeled steamer, specially constructed on the lake, were required in building the bridge. On an average, the work proceeded at the rate of one and a quarter miles of trestle per week. The longest stretch built in any one week without interruption was one mile, and this was accomplished in five days, working in daylight only. The rate of progress depended greatly on the supply of material, a difficult matter

owing to the distance from which it had to be brought.

Across the eastern arm of the lake—that is, on the Ogden side—an embankment supports the bridge for nearly its entire length, a gap of six hundred feet being left for the waters of the Bear River to flow through. The western arm of the lake is spanned by a stretch of trestle eleven miles long, with an embankment approach of four miles at either end. The total length of trestle on the lake is just short of twenty-three miles.

On the eastern arm a temporary structure was first thrown across, from which the gravel trains dumped their loads to make a permanent foundation. What were known as “pile stations”—that is, little groups of piles driven firmly into the mud—were constructed in the deeper parts. Upon these, pile-drivers were erected which moved continuously forward on piles of their own driving. On this triple row of piles heavy caps of timber were placed, with great “stringers,” or heavy logs, on top of them. Then followed the cross ties and rails. Where possible, this temporary structure has been filled in, the “stringers” removed, and the ties laid firmly on the earth.

The track was laid both from the east and west, and the workmen met in the middle of the lake. “Stringers” were brought to them on rafts and lifted to the bridge by heavy cranes. Thousands of logs for piles were kept in huge “booms” on the shores of the lake, and towed when

needed to the place where the pile-drivers were at work.

The most serious difficulty encountered by the engineers and workmen was at a spot known as the “bottomless pit,” or “sink,” discovered about a mile from the eastern shore of the lake. At some remote period there was here a colossal cavity, which had since been filled up by the slime and mud of the Bear River. For over six months tons and tons of solid rock were poured into this cavity, only to disappear completely. The soft mud oozed away from under this enormous weight of stone, allowing it to sinker deeper and deeper, and the engineers and laborers began to lose heart.

Their perseverance, however, was finally rewarded. For a whole month over 2,500 tons of material were tossed every day into this slimy pit. The filling-up process was at last completed, but a slight depression in the road-bed at this spot still remains to show the difficulties which had to be overcome. The engineers, however, assert their belief that the foundations are absolutely firm and can never be disturbed.

In some places the trestles have been built wide enough to allow for the passing of trains, and on one portion a double track has been laid. A railing breast-high has been placed on both sides of the permanent trestle, and into this refuges have been built for the benefit of workmen and others passing along the line.

The entire cost of construction, it may be added, fell little short of £1,000,000.

A British-American Advertiser's Romance

BY THE EDITOR OF THE YOUNG MAN.

The British-American advertiser is Mr. John Morgan Richards, who, though still an American citizen, has long made his home in England. He has recently written a book with the title "With John Bull and Jonathan," in which he gives interesting impressions of his life in England and America. The writer of this article has drawn liberally from this book.

JOHN MORGAN RICHARDS was born in 1841 in Aurora, a lovely village on the shores of the Cayuga Lake, where his father was a Presbyterian minister. They were days of stern Puritanism, when "children loved their parents less but feared them more." The pastor's salary was supplemented once a year by the holding of what was called a "Donation Party," when the more well-to-do members of the congregation called and left second-hand suits for the boys, past season's dresses for the minister's wife, and firewood, flour, and groceries. School days over, John and his brother went to work on a farm in New York State, where they received no wages but had their board and "keep." They rose at five, milked the cows, watered the horses, fed the cattle, and on certain days attended the markets with eggs and butter. His father removing to New Orleans, John Morgan entered an agricultural implement and seed warehouse in New York at a salary of 10s. a week. And after his sixteenth year he never again had to ask his parents or friends for any pecuniary aid. At nineteen he was appointed manager of a branch for the same firm in Boston, and was there when the great Civil War broke out. At twenty-three he married Miss Laura Hortense Arnold, and the year after entered the service of Messrs. Demos Barnes & Co., a firm of wholesale druggists. It was when traveling all over the States and Canada, visiting Ohio, Illinois, Indiana, Missouri, and California as the firm's repre-

sentative, after the war, that Mr. Richards picked up that large knowledge of men and cities that he possesses, and first had experience of the new art or science of advertising, in which he is to-day such an acknowledged expert. A hundred adventures fell to his lot. At one time he drove mustang ponies for over 2,600 miles in order to gain time, and at others, such was the disturbed condition of the country after the war, that in order to prove his identity he was accustomed to bare his right arm and exhibit his name tattooed there. At the age of twenty-six he became tired of the wandering life of a traveler, and joined Mr. Van Duzar, a well-known wholesale druggist in New York, who sent him to England to take charge of his branch in Holborn. From that time, though never becoming "naturalized," Mr. Morgan Richards has remained in England, with the exception of frequent visits to America. In 1875 he commenced business for himself. As to what this business was, let Mr. Richards speak for himself. "To more nearly explain the nature of the business I had surrendered and was now taking up on my own account, I should state that this was what is known as a proprietary one, the result of which depended on the intrinsic merit of the article, real usefulness, and publicity. My chief training in the United States was the preparation of advertisements. Following out this experience, I set to work in London on a poster for wall space, and devised the first sixteen-sheet double-demy poster

ever seen in England in connection with a proprietary article. My next work was the endeavor to bring London and provincial newspapers to allow display advertisements such as were appearing in American journals, and to give further facilities to large advertisers. This was a difficult task and a sad disappointment, so strongly were the newspaper proprietors ensconced behind the barriers of what they considered to be the proper and seemly method of English advertising. The Illustrated London News was the first to grant the privilege of inserting an illustrated advertisement with blocks. No paper would accept copy they did not first edit. In the Times no two lines exactly alike could appear in any advertisement. If you wanted a column advertisement, about cocoa, as soon as the word appeared in a line there must follow different explanatory matter or descriptive words, as 'Grateful, comforting.' Nothing whatever in the way of display was allowed. . . . In conjunction with another American firm, I believe I was the first to engage a full column in a single issue of a London daily and a whole back page of several London weeklies."

Further Mr. Richards tells us: "Before the early seventies, in the United States, posters in colors or of large dimensions were unknown, or only used by circus companies. Commercial posters rarely exceeded a two-sheet double-demy, with words in black letters on a white ground. There was then no system of protecting stations, and posting was done with the knowledge that possibly the poster would be covered up within twenty-four hours. Posting was then usually done at night, to avoid the possibility of encountering an opponent. A common form of posting was

called 'Gutter snipes.' These were composed of narrow strips of paper which would be found in the morning lining the gutters. In England the 'snipes' in the gutter would probably disappear about midnight, but before that hour every foot passenger would have read and remembered what was advertised."

What Mr. Richards says of advertised patent medicines in general will cause many to smile and wonder: "In the United States there is no prejudice against the advertising of medicines, but at one time in England the opinion was held that the advertisement sells the article, and not the merit of the medicine." Again: "Those engaged in advertising campaigns know that nothing is more wasteful or would lead more quickly to financial ruin than a large expenditure upon a worthless article. No proprietary article has any lasting value nor enriches the inventor unless possessing undoubted merit and in a marked degree accomplishes the purpose stated. This is the history of every patent medicine of renown in the United States and Great Britain."

"Things that are most largely advertised are usually well worth buying," is another of Mr. Richards's statements that takes one's breath away. But it prepares one to receive another statement, viz., "After an experience of over fifty years, I consider that advertising as a profession is the most fascinating form of speculation in existence." In this connection it may be well to quote "Ten General Commandments for Business Men," which Mr. Richards gives from a booklet written by his friend Dr. Parker some years later:

"(1) Thou shalt not in any wise boast, brag, bounce, or bluster, or the wise man will hold thee in low esteem.

(2) Thou shalt not permit thy wife to be living at the rate of £200 a year when thy business is not yielding more than £199; nor shalt thou withhold from her the business information which as a helpmeet she is entitled to receive. (3) Thou shalt not mock the unsuccessful man, for he may be richer in his poverty than thou art in thy boasted abundance. (4) Thou shalt not carry the counting-house into the domestic circle, nor in any wise spoil the children's hour by recapitulating the bankruptcies of the day. (5) Thou shalt not hobnob with idle persons nor smoke with them, nor encourage them, nor approve their evil life. (6) Thou shalt not keep company with an unpunctual man, for he will certainly lead thee to carelessness and ruin. (7) Thou shalt not forget that a servant who can tell lies for thee may one day tell lies to thee. (8) As to the hours of slumber and sleep, remember the good old rule:

'Nature requires five,
Custom gives seven,
Laziness takes nine,
And wickedness eleven.'

(9) Neither a borrower nor a lender be, but give where well-bestowed right cheerfully. (10) Be honest in copper, and in gold thy honesty will be sure." To which Mr. Richards adds: "These are the commandments truly which will ensure success in business."

On the chance of American goods being sold in England Mr. Richards's words are very appropriate just now. "I am convinced," he says, "that no American article can succeed in England in any direct competition with an English-made article of the same character, quality and price. The American articles which have succeeded in England are not great in

number, and in every instance contained some element of originality or superiority. Take, for example, American furniture, which has been largely imported on account of its cheapness. With the exception of roll-top desks, letter-file cabinets, and rocking-chairs, nothing has succeeded. Advertising American sideboards, sofas, and the like has yielded only a loss. The reason for this is that they could not compare in quality and finish even with the cheapest British-made articles. American furniture is glued where it ought to be mortized, and nailed where screws should be used, and nothing carefully finished except what is visible to the eye." It is somewhat surprising to learn from Mr. Richards that "the best-fitting and best-looking boots and shoes now worn in this country are of American make," and that "the machinery employed in boot and shoe making by all the large manufacturers in Great Britain is of American invention."

On the relative richness of Englishmen and Americans Mr. Richards desires to somewhat disillusion us, to our own advantage. He says: Americans are not richer than, nor nearly so rich, as wealthy men in England, nor are they so numerous. If there is any difference between the two classes, the more prudent man is the Englishman, because as a rule he limits his expenditure to his means; while an American does not hesitate to spend his capital. In England men are spoken of as having so much per annum; in America they are spoken of as being worth so many millions of dollars. An American will spend the whole of his income if his purpose would be served. An Englishman, as a rule, with those with whom he is intimate, will plainly make known his

circumstances in a perfectly natural and honest way. "Oh," he will say, "I have only got £500 a year," but wild horses would not drag out of an American any admission of that character."

Here is Mr. Richards's comparison between the London and the New York office boy and clerk: "In New York the average office boy would have a beginning salary of 6s. a week, which would be increased to 10s. or 12s. before the end of one year's service, if he was bright and smart. Salesmen, bookkeepers and department managers are all well paid, and have larger salaries than men doing similar work in England. I was struck, on entering business in London, with the appearance of some employees. The junior clerks came to their office work in top-hats and often even carrying a walking-stick. When asked to go on some errand one of them, I remember, would immediately proceed to wash his hands, brush his hair, put on his gloves, and take stick in hand before starting, wasting several minutes in preparation. Should a direction be given a junior clerk in a New York office he would be off in double-quick time, without any thought of gloves or walking-stick. The ordinary clerk goes to business ready to begin, without any of the accessories of his English prototype. A young fellow would be greatly prejudiced in his work in New York if he ever appeared in a top-hat and carrying a cane. There is much more time allowed in America a clerk is allowed half an hour for midday lunch, in England an hour. In New York work begins at

7.30 a.m., in London 8.30 or 9. Closing time is 5.30 in New York, in London 6. A clerk in England will spend from 1s. to 1s. 6d. upon his lunch; in the United States he is able to get a satisfactory lunch for 6d. to 10d. Nothing in the form of intoxicants is ever taken by the American youth in business hours. This may account for the greater activity of the American lad. The boy who smokes is altogether a modern invention in the States."

Do American methods of business succeed in England? Mr. Richards thinks not. "I have often been asked as to the possibilities likely to follow when a young American comes to London with a view to acquiring a knowledge of business and ultimately establishing himself in England. Long observation has led me to the conclusion that an American's chances are by no means favorable in any line of business. American friends have often urged me to take their sons into my employ as clerks or travelers, and in no instance has the trial resulted in a satisfactory way. The whole conduct and habit of business in England are entirely different from what is current in America. The currency differs, the methods of the people differ. American youths are submissive enough, but greatly fail in the matter of reverence for their elders and for those who are really set in authority. They have no intention to be discourteous or rude, yet they invariably seem to be regarded by Englishmen as too full of 'bounce' In my judgment, tact and good manners are good capital, and are as important as a good banking account."

Delivering Goods by Pneumatic Tube

THE HERALD MAGAZINE.

To such a degree has the pneumatic tube been developed, that it has been demonstrated possible to convey live animals for long distances through it without injury. It only remains to show the practicability of carrying human beings in this way. For the delivery of letters and goods, the system is admirable, an order of groceries having been transmitted in Philadelphia over a mile in less than two minutes.

WHEN the new double lines of pneumatic mail tubes were tested at the Central Post Office and two branch offices in Philadelphia recently it was satisfactorily demonstrated that living animals may be enclosed in metallic carriers, whisked at high speed for miles underground and emerge none the worse for the experience.

In no case has an animal been made ill or injured by its ride through the tube. Two puppies, two guinea pigs, a rooster and an aquarium of goldfish have experienced the novel trip, not once, but several times.

It remains only for a human being to undertake this exciting new method of rapid transit. When the concern operating the tubes installs a twelve-inch tube, somebody will be given an opportunity to ride in it. A very small man or a young boy might do so.

Only one serious danger would beset him—the cartridge enclosing his body might become stuck in the tube. Such a thing has happened to a cartridge of mail more than once.

The tube men say there is enough air in the tubes to sustain life indefinitely, and should a human being ride in a cartridge the lid would be so fixed that it could be opened from the inside. Then, there is a clever device by which the exact spot where a carrier is stuck may be determined, making speedy rescue possible.

Every commercial establishment of size in Philadelphia has agreed, the

company says, to install the twelve-inch tube under conditions. It is promised that by this means within five years all packages not too large will be delivered from stores to stations of the transit company, and thence by pushcarts to homes of purchasers.

After the practicability of the idea shall have been proven in Philadelphia it is proposed to install the system in New York provided that merchants there are favorable to it.

As a foretaste of what the pneumatic delivery system will mean, the company in testing the mail tubes transmitted a large assortment of provisions—breakable, liquid and otherwise—fifty-seven varieties in all—from a branch station to the Central Post Office.

Eggs, bottles of milk, jars of olives, dressed chickens, glasses of jelly, china and silverware, packages of biscuits—almost every kind of articles that one would be apt to order in a hurry from the grocer or butcher—were delivered from a point over a mile away in less than two minutes after they had been ordered by telephone.

As a cheerful climax, a pot of tea was made at the other end of the line and two minutes later was served hot to the guests in the Central post office after it had passed through the tube.

It would be too much to suppose that the pot of tea should go through the tube without spilling, unless it

were subjected to some special preparation. It was necessary to place it in the carrier right side up and to seal the spout.

Even if left unsealed the beverage might make the trip without being spilled, but the jolt at the end of the journey, when the cartridge plunges with terrific force into an air cushion, would be too much for the equilibrium.

Under ground the tube is horizontal, and, in most places, straight. To be sure a curve is necessary when going from the street into a building, and again when ascending from the ground to the room where the exit is; but these curves are gradual, having little effect on the smooth running of the cartridge.

The test of the new service between the Central Post Office and stations "S" and "O" was made on February 9, before the service was turned over to the government by the Pneumatic Transit Company.

A few speeches were made and then a Bible wrapped in an American flag was sent over the route to station "S" and return. The guests in the Central Post Office waited, watches in hand, until the return of the book. It took just six minutes and one second to make the round trip.

Next, John E. Milholland, who was superintending the tests, announced that he would give a demonstration of the improvement in the special delivery service made possible by the pneumatic system.

For the purpose of the demonstration an address was desired to which a special delivery message might be sent, and it was arranged to use the office of W. Atlee Burpee, Fifth and Buttonwood streets, for the purpose.

The letter addressed to Mr. Burpee, consisting of forty words, was transmitted from the Central Post

Office just as if it had been received in the regular order of business. Simultaneously a message of eleven words was sent by telegraph messenger boy to be transmitted from the nearest telegraph office.

The telegraph was placed at a disadvantage at the start on account of the boy having to go several doors away to give the message to an operator: but at the other end of the line the telegraph office and post office were at about the same distance from the office of Mr. Burpee.

Victor T. Bradley, Superintendent Railway Mail Service, who was present, said he had figured up the distance and that ordinarily it would take a special delivery messenger, using street car or bicycle, an hour and five minutes to deliver the letter to the address and return with an answer. So the real contest was evidently between the pneumatic tube and the telegraph.

The letter that had been sent through the tube reached Mr. Burpee first. He answered it with a note of forty words dictated to a stenographer and transcribed on a typewriter, enclosed it in an envelope and gave it to the boy to be returned to Station S.

In ten minutes and five seconds the reply was in the central office. In twenty-one minutes a reply of ten words to the note sent by telegraph was received. The tube had done the work in less than half the time of the telegraph.

Then came the live stock tests. Despite the misgivings expressed by some of the persons present, Mr. Milholland declared that this test was robbed of the nature of experiment, as all possible obstacles had been considered and provided for. He announced that a rooster and an aquarium of goldfish were about to be transmitt-

ed through the tube from Station S, one and two-tenths miles away.

The misgivings of some spectators were emphasized by a study of the carriers in which the live stock was to be shipped. These carriers resemble mammoth cannon balls and appear just as formidable. They are cylinders of half inch iron, seven inches in diameter inside and twenty-four inches long. A lid at one end is shut and clamped with a device resembling a safe lock before the carrier is placed in the breech of the tube for transmission.

"That rooster will surely die in such a closed contrivance," said a member of the party, who had looked in vain for an air hole.

"No, it won't," replied Mr. Milholland. "There is plenty of air in a carrier to sustain the life of a bird for three minutes; or, in fact, a much longer period."

"Yes, but if it should get stuck"

It was agreed that in that event it would be the rooster's misfortune; but the system had been so thoroughly tested, Mr. Milholland said, that there was practically no danger of congestion.

The telephone bell rang. "The rooster's on the way," was the announcement repeated by the man who held the receiver. All was breathless silence for two minutes.

A whistling sound made by the forcing of the air from the mouth of the tube was followed in a moment by the steel carrier, which whizzed along the twelve feet of circular "table" and bumped its nose into an air cushion spring with an impetus that made it recoil four feet.

"Goodbye rooster!" was the doleful comment of a spectator.

There was a general craning of necks as the carrier was placed on the floor and the top removed. First a

quantity of waste was taken out—it had been inserted to provide against just such a bump as the carrier received—and then the colored attendant pulled out a bantam rooster and handed it to Secretary Riffe, of the transit company.

"Is he dead?" asked a half dozen persons at once.

"Cock-a-doodle-doo!" replied the rooster.

Next came the aquarium of gold-fish. There were six fish in the glass globe, swimming gracefully while being whisked under the busiest part of the city. To guard against spilling the fish or water a piece of rubber cloth was fastened tightly about the top of the jar.

By this time all scepticism regarding the ability of living animals to travel with immunity in closed carriers under ground was removed, so that the demonstrations that followed were in the nature of cumulative evidence.

Two puppies a month old and two adult guinea pigs later passed through the tube successfully—apparently with pleasure. One of the puppies wobbled a bit when taken from the carrier, but promptly regained his equilibrium and began to play with a piece of twine on the floor.

The new line of pneumatic tube extends from the Central Post Office to Station S, at Sixth street and Fairmount avenue, a distance of 6,396 feet, or a little over one and two-tenths miles; thence to Station O, at Tenth street and Columbia avenue, a distance of 7,454.75 feet, or a little over one and four-tenths miles, making the total length of the line 2.6231 miles.

Carriers may be dispatched at intervals of six seconds, going usually at the rate of thirty miles an hour

The Philadelphia Post Office has set out to have the best pneumatic mail tube service in the world. Further extension will be made as soon

as appropriations pending in Congress are secured. Such a service when completed would give the city over ten miles of pneumatic tube.

What is the Liberal Policy?

BY SIR HENRY CAMPBELL-BANNERMAN IN THE WORLD TO-DAY.

In few and concise terms the new British Premier sets forth the policy of his Government. Freedom, he maintains, is its keynote—freedom in all things that affect the life of the people. His frank statement of policy will win for Sir Henry the esteem of all British people.

WHAT is the Liberal policy? Our very name gives the answer. We stand for liberty. Our policy is the policy of freedom in all things that effect the life of the people, freedom of conscience, freedom of trade, internal and external; freedom of industry, of combination and co-operation; from class ascendancy, from injurious privileges and monopolies; freedom for each man to make the best use of the powers and faculties implanted in him; and with the view of securing and guarding these and other interests, freedom of Parliament, for all to elect to the governing body of the nation the representatives of their own choice.

That is the Liberal policy.

Set against it in contrast the policy of the past government during the last nine years! It was a policy of exaltation of the executive power and depression of the representatives of the people, a policy of high expenditure, of great military establishments, a policy of favoritism toward privileged classes and interests.

Mr. Balfour says we have no program, but only a policy of negations. Even if that were the case, the rectification of the mischief of the last ten years is a pretty good program of itself. But I do not regard as a nega-

tion the endeavor to place the system of national education on a permanent basis of public control and management. Nor do I regard as a policy of negation the abolition of tests or the removal of schools from the sphere of sectarian strife, which is incompatible with secular efficiency. I do not regard as negation the attempt to which we are committed to reassert the control of the community over the liquor traffic, which control Mr. Balfour went far to stultify by that most pernicious and shameless measure for 'converting an annual license into a permanent freehold.

Again, is economy a negation? I will answer that by another question. Is the raging torrent of expenditure of the last ten years a constructive policy? If not—if it represents, as indeed it does, a diversion of wealth from useful and profitable channels to channels which are useless, unprofitable and mischievous—then a policy which seeks to recover some of these wasted millions for the community is not a policy of negation. That, now we are in power, will be our aim.

The difficulties before the Liberal government are threefold. In the first place, there is the multiplicity of the subjects to be dealt with; in the

second place, there is the condition of the national finance; and in the third place, there is the reawakening activity of the House of Lords. This last is a gigantic problem and the first thing to do is to strengthen the people's House; then you can try conclusions with the other.

There is a cardinal, abiding, necessary difference between the Liberal party and our opponents which is as a chasm yawning between us athwart almost every public question. Where the interest of classes, or of individuals, of what calls itself society, or of the Church, or of a branch of the public service, comes in conflict with the public interest, we will, with firmness and generosity, but without fear or scruple, stand by and uphold the public interest and make it supreme. Survey the whole field of Liberal deeds and doctrines, all the achievements of the past, as well as the ambitious of the future, you will find this to be universally true.

It may accurately be said that there is practically but one great impediment in the way of a sweeping improvement which would elevate the physical and moral welfare of the people. This is the interest, and the overdue regard the interest, of the landowner, and the political and social influence that he and his class can exercise. Let the value of land be assessed independently of the buildings upon it, and upon such valuation let contributions be made to those public services which create the value.

What is our rating system. It is a tax upon industry and labor, upon enterprise, upon improvement; it is a tax which is the direct cause of much suffering and overcrowding in the towns. Overcrowding is not a symp-

tom only, but a cause of poverty, because it demoralizes its victims and forces them to find relief in excesses. By throwing the taxes on site values, communities which have created these values will be set free, free in the sense that they can expand, free to direct their own destinies.

Foremost among our domestic duties is the succor of the masses who are in poverty. If it can be shown that poverty, whether it be material poverty or poverty of physique and of energy, is associated with economic conditions which, though supported by the laws of the country, are nevertheless contrary to economic laws and considerations and to public policy, the State can intervene without fear of doing harm. Is there any lack of such conditions among us? I fear not. The country is still largely governed by castes, and it has to compete with nations which have shaken off feudal ways and privileges which we continue to tolerate.

It can not be too often repeated and enforced that the way to go to work to organize the home market is not the crude and unequal and exploded method of setting up tariffs. It is to raise the standard of living, abolishing those centres of stagnant misery which are a disgrace to our name, and when once the home market is so organized the demand for labor will be larger and more sustained, and more capable of ensuring itself against fluctuation.

The wisest course is to attack these bad conditions boldly and fearlessly, to abolish them, or, if we can not do that, to modify them; deal rigorously with vested interests and monopolies which cause public injury or stand in the way of improvement; enlarge the powers of local authorities, read-

just our taxing system, and so alter our land laws as to increase the supply of houses and of available land in town and country alike; equalize burdens local as well as imperial; give—as far as laws and customs can give it, give a chance to every man.

Give every man a chance; those are the lines of progress and development. It is along those lines that lies the path of prosperity, happiness and strength. There lies the true wisdom, and not false, sham wisdom; true patriotism, and not tinsel patriotism; true imperialism, and not treacherous imperialism.

I am not prepared to erase from the tablets of my creed any principle, or measure, or proposal, or ideal, or aspiration of Liberalism. First of all the whole range of reforms which seem to be necessary in order to simplify and complete our electoral and legislative machinery is the simplification of registration. The abolition of the plural vote, the reduction of electoral expenses, the removal of every bar to the free choice of electors, and above all, the adjustment of the relations between the two houses of Parliament, are changes which the workingman ought to claim as his birthright. It is these that will give him the power to obtain, with the consent and co-operation of other classes of the community, changes which he especially desires and demands, without waiting upon the condescending benevolence or the grudging necessities of the hereditary House. We have long been anxious that the representation of the people of this country should be as full, as real and as simple as possible; that the workman who follows his work and changes his house should not be hustled and chivied out of his vote.

The condemnation of the Education Act, as ignoring popular rights, as excluding from their proper share of influence the parent and the taxpayer, the two classes most concerned, and as writing upon the door of entry to a great and honorable and beneficent profession a sectarian test—that is a standing condemnation which time can never wither. It must be put an end to as soon as possible, and the public, whose money is taken, and who as patriots and as parents are intensely interested in the character and quality and nature of the education given to children at the most receptive period of their lives, must have the command in this matter, and not any self-constituted body of managers, or any man, whether he be parson or layman.

One of the first things we have got to do—the most urgent, but no easy thing—is to repair as far as possible the damage that the Licensing Act has done. The first is to restore the local licensing authority to the full powers and discretion originally possessed, and to extend those powers considerably; the best and the supreme judges are the inhabitants of a district whose daily lives are affected by the liquor traffic. That is the cardinal principle to bear in mind. The next thing is to impose a limit of time to the artificial provisions of the Act. Those two things of themselves will be of great difficulty to carry through any House of Commons, and the House of Lords perhaps still more. But it is one of the first things we have got to do.

Another great object will be to improve our land system and our agricultural conditions so as to keep more men on the soil and take others back to it. It is not in our colonies only,

and our dependencies across the seas, that we have a great estate to develop; we have it here under our eyes. Let us try the experiment of getting the people on the soil and encouraging them to engage all their energies in its improvement. We must try to get rid of anything that hinders the development of agriculture, restrictions that we have outgrown and habits that belong to a patriarchal state of things.

There is a general awakening and broadening of view on this subject. There is a growing belief in co-operative methods, both in purchase, transit, dairying, and in the application of scientific processes, in the adoption of what may be called a forward policy to meet the changes and surmount the difficulties which time has brought with it. If our system of tenure in this country hinders this development and cramps in any way the freedom of the cultivator, then such changes must be made in our system as shall give the requisite security and independence to the cultivator, and enable him, to the great benefit not only of himself, but of his landowner and the nation at large, to take full advantage of the new methods. These are the general lines on which legislation will have to move forward to bring our agricultural system into harmony with the latest methods, in whose adoption lie our best hopes of agricultural prosperity. These are the ways to encourage enterprise and good farming, to bring labor and capital both in larger quantities to be applied to the land, and to build up a healthy rural population.

I hold that there are three main divisions of operation for the amelioration of the condition of the rural population. First of all, it is

necessary to provide healthy, comfortable homes in the country. Secondly, there is the furnishing to the laborer in the country the opportunity of a career, so that by industry and intelligence he may raise himself. Third, there should be freedom in that career.

I stand by my ideal and I object to that of the past government as to the armaments which we need. The difference between us is crucial and fundamental. I claim that we are not called upon to vie, and it would be the height of folly for us to attempt to vie, with our great military continental neighbors. We do not want 70,000 men to launch upon Europe. I am thoroughly opposed to the whole idea. I am opposed to it on strategical grounds; I am opposed to it as a conception of international relations, and provocative of unnecessary friction and of war. I remember what a witty Frenchman once said of the Kingdom of Prussia—that Prussia was not a country with an army, but an army with a country. I don't want such conditions to be realized, or even approached in England. I do not want to see a military England, still less a military Scotland, or Wales, saturated with military ideas, regarding military glory, military aptitude, military interests as the great thing in life.

It is necessary for our position, for the nature and character of the Empire, for our immense trade, as well as for the protection of our shores, that we have a very strong navy, having the full command of the sea. But the increase of our navy estimates has been ninety per cent since 1895. Is this race forced upon us by the ambitions and actions of other powers, or is it in any degree our ambitions,

our actions that are forcing it upon them? There used to be a standard that we should have as many ships as any other two powers, but last year France, Germany and Russia combined spent £32,000,000, and in this year we are spending £34,500,000, so that we are exceeding the expenditure of the three powers. This may be proved to be necessary, but one would think that so great an increase of navy estimates would be accompanied by a corresponding diminution of army estimates, because if we have command of the seas, our shores are therefore all but absolutely safe and there would seem to be surely room for a large reduction in army expenditure.

The navy is not only our first line of defense, it is our second and third as well. But there is another line of defense, which comes before the army and navy, and that is "friendly relations with other countries." Would to heaven that Great Britain, in the years to come, might regain something of its old fame, when it stood among the nations for the belief that right-doing and honest-dealing are the surest tower of strength, and that no object to be sought by human statesmanship transcends in importance the cultivation of relations of mutual confidence and respect between the families of mankind.

The insane race and rivalry of armaments does not conduce to the strengthening of these friendly relations. The authoritative unanimous voice and opinion and direction of all the great powers of the world demanded at the Hague their limitation for the material and moral welfare of humanity. Overtures to this effect have been made and rejected. Let

us make them again and again until we succeed. I can not express my views on this more forcibly than by quoting the solemn warning and advice of Lord Salisbury, in November, 1897: "The one hope that we have to prevent this competition from ending in a terrible effort of mutual destruction, which will be fatal to Christian civilization, is that the powers may gradually be brought to act together in a friendly spirit on all subjects of difference that may arise, until at last they shall be welded together in some international constitution which shall give to the world, as a result of their great strength, a long spell of unfettered commerce, prosperous trade and continued peace." A great step was accomplished for civilization and humanity when a shrine was set up consecrated to the common interests, common conscience and the common purposes of the human race.

The question of the better government of Ireland directly and imperatively concerns both parties. The principle of self-government, the principle that the elective element shall be the governing element in Ireland, remains, in my view, the only principle consonant with our constitutional habits and practice, and above all, the only principle that will ever work. I am for adopting such methods and such a plan as may appear most likely to bring a successful issue to this principle and the policy arising from it. For twenty years of effort and sacrifice the Liberal party, amid misrepresentation and villification, has contended for the cause of good government in Ireland, and as time and circumstances allow we will prosecute the same beneficent cause, not without hope that both parties in the State,

as the goal to be reached becomes better realized, will unite in a sustained effort to attain it.

Freedom is our keynote. Freedom and equality. And if it be the lot of the Liberal government to give the country ten years, or five years, of Liberal administration, let them not be years of compromising or of temporizing, but let them be years of resolute action. Then at the end of that time—so many of us as shall

survive to see it—we may not have created a new heaven and a new earth, but we shall be able to point to burdens removed, to liberties extended, to opportunities equalized, to the resources of our country more fully developed, comfort better diffused, independence encouraged, and by these peaceful and quiet methods an accretion of strength given to the Empire through the happiness and welfare of our people.

The Spanish-Speaking World To-Day

BY HUBERT M. SKINNER IN THE NATIONAL MAGAZINE.

The Spaniard and the Anglo-Saxon, it would seem, have always been at logger-heads. Ever since the days of the Armada and before, there has been a contempt of the Spaniard in the mind of the Englishman. And yet there is little reason for this attitude of mind. In numbers, in wealth, in its literature, art and science, the Spanish-speaking world is developing rapidly to-day.

IT is time for us as a people to recast our opinions of the Spanish-speaking world, since these are mostly traditional and—as far as they were ever correct—have not taken sufficiently into account the significance of the trend of the past few decades.

For more than three centuries the men of English speech have been at odds with the men employing the language of Spain. In the "mother country," England, Henry the Seventh competed with Ferdinand and Isabella in the exploration of the coast of the newly discovered western world. His grand-daughter Elizabeth, shocked at the cruelty of the Spanish conquest and enslavement of Mexico and Peru, did not hesitate to seize the treasure ships on which the ill-gotten gold of these dominions was loaded for transportation to "the Peninsula." It was Protestant and Catholic at war in those days. The

English aided the Netherlands in their war for independence of Spanish control. England and the Netherlands led in the opposition to the causes which was dearest of all to the Spanish heart in the days of warring creeds.

In the New World the Spaniard has been our competitor and adversary from the earliest Colonial days to a time within the memory of school boys. Florida, Texas and Cuba have been successive subjects of contention. The enmities of our ancestors were perpetual, while the causes changed from religious and personal to territorial and political. From the time of the Armada (1588) hatred has been mingled with contempt for the Spanish. Shakespeare expressed this feeling in a single line when he spoke of the man—

"From tawny Spain, lost in the world's debate."

The contemptuous epithet "tawny" had reference primarily, it would seem, to the yellow of the Spanish flag; but it contains, also, perhaps a suggestion of the faded tints of Autumn, the season of the dying year. The "world's debate" signified not so much the war of words as the argument of cannon, like the recent "debate" in the Korean straits, between Togo and Rojestvensky. In such a contest, Spain was deemed already "lost" in Shakespeare's day.

Antipodes alike in theories of government and of religion, in social life and in the development of their literatures, the English-speaking world and the Spanish-speaking world have never understood each other. We have held the Spanish to be given over to besotted bigotry and tyranny. With the exception of their immortal "Don Quixote," we have known nothing of their literature, nor have we bothered ourselves to inquire if they possess any. In the Americas the principle of political union triumphed in the North and of disunion in the South. There was stability on the one hand and anarchy on the other. The puny, half-barbarous Spanish republics, like their mother land, have seemed "lost in the world's debate."

We have seemed to see the decadence of Spain reflected in her former world-posessions. We have deemed it but a matter of time when the "Saxon" should spread over the vast regions where the Spanish flag once floated and the Spanish element should be absorbed in the stronger life current of northern blood.

We have reasoned but superficially. While noting the misdeeds of the government of old Spain, we might have inquired what were the sentiments of the Spanish people as reflected in the

utterances of their representative authors. While counting, with amusing contempt, thirty revolutions in Mexico within the space of twenty-eight years, we might have questioned with ourselves if this state of affairs was really to continue. While assuming that the Spanish element in America and the Philippines is destined to be absorbed by stronger race elements, we might have asked if this Spanish element is of a nature to be absorbed, or if, on the other hand, it is the most persistent and tenacious of all race elements. While ignoring Spanish literature, as a subject scarcely worthy of idle inquiry, we might have learned something about its rank in merit and its presumable influence upon the world of the future. Instead of assuming that the Spanish-speaking world is really decadent, we should have questioned if it were not really in a stage of transition, with vast possibilities for the future.

The events of the past seven years have opened the way to a better understanding of the actual status. And these are some of the facts which we are beginning to learn:

1.—The Spanish-speaking world is much larger than the French-speaking, and nearly as large as the German-speaking. There are perhaps fifty millions of people in all who make use of the French language, and seventy millions, all told, who speak German in some of its forms. There are probably sixty-five millions or more who speak Spanish; and if we include with them those who use the closely related Portuguese, the number will be about eighty-five millions.

2.—The Spanish-speaking world is growing steadily in numbers. Its destructive wars have ceased. The love of children is characteristic of Span-

ish-American lands. In these times of peace and in this western world of boundless resources, there will be a vast increase in the population with every succeeding generation. The birth rate of the French is to-day but a fraction of one per cent. above the death rate. The population of France is already stationary, and will soon decline actually, as it has long been declining relatively among the populations of the world. The Germans are a fecund people, but Germany is already crowded and its surplus population goes to foreign lands, to blend with their people as a drop of water melts into the sea. The Italians are increasing, but are wholly out of consideration as compared with the peoples of Spanish origin.

3.—The Spanish-speaking peoples are growing prodigiously in wealth. Thirty years of peace in Mexico have wrought miracles of development, and the work is yet in its infancy. A great mart of more than a million people has grown up at Buenos Ayres, in the Argentine—a city more than twice the size of Rome or of Madrid; a city of great warehouses, elevators, factories and wharves; a city of splendid boulevards and elegant mansions; a city rich in works of art and in luxurious adornment. Chile has always been progressive and thrifty. Is there a nation in all South America that is not advancing in material wealth? The “pearl of the Antilles,” Cuba, is believed to have entered upon a career of affluence. The Philippines, likewise, have come to a turning point, whence, freed from the burdens which have borne so heavily upon them in the past, they will achieve the objects of no ordinary ambition.

4.—The Spanish literature far sur-

passes the French, the German, the Italian. It is second only to the English in the literatures of the world. Calderon is the only dramatist to be compared with Shakespeare. The classic drama of the Spanish is much greater in volume than the English. In its variety and in the splendor of its diction, it is a matter of amazement to every American who investigates it. In the realm of humor, practical philosophy, graceful lyric and sonorous declamation, the Spanish writers have scarcely any equals in the world.

It is an error to suppose that Spanish literature consists simply in the finished work of a by-gone age. New forms of literature are apt to have their origin in Spain. Lara was the precursor of Washington Irving and George William Curtis. The opera practically began in Spain. The newspaper “paragraph,” the modern “short story” and the “funny column” are all of Spanish origin or suggestion. Spanish literature is full of the noblest sentiment, of practical wisdom relating to all the affairs of life. The standard dramas abound in sentiments which might have been uttered by Washington or by Gladstone. Spanish authorship is not confined to Spain. All Spanish America teems with authors of prose and verse of no small degree of merit.

The splendid fabric of Spanish classical literature is well worth preserving. With the future growth of Spanish-American nations in wealth and culture, it will be popularized as never before. More and more will it become the possession of the populace, with the multiplication of cheap and accessible reading. Of the real merits of Spanish literature we have been in no position to judge. The summaries contained in our cyclo-

pedias, and the specimen "translations" found in "collections" of the world's literature are apt to be farcical. Even the books of the late Butler Clark of Oxford and John Owen of London betray an utter want of sympathy or of knowledge of the subject on the part of the writers.

5.—As to the elimination or absorption of the Spanish race element by the assimilation of the "Saxon," this is out of the question. There is no race element so persistent, so ineradicable. Facial feature, temperament, inherited tendencies of the Spanish persist in the offspring of Spaniards by French, Indian, Aztec, Peruvian, German or American mothers—persist through long generations of utter isolation or of close contact with other elements; persist in the cool North or in the torrid South; persist in the mountain lands, in the vast forests, upon the grassy plains; persist amid the most varied scenes of city and country life, of active labor or of luxurious ease. This is the testimony—willing or reluctant—of all intelligent observers.

It is not meant that the persistent Spanish inheritance is unmodified by the mingled blood of other races. The hundreds of thousands of Germans and Italians who have been pouring into South America in the stream of westward emigration from Europe will have their influence in Spanish America as the like accessions have with us. But they will become absorbed. The cooler blood of the northern peoples gives only a steadier direction, a greater force, to the Spanish impulses of their mixed descendants.

As to what really constitutes the Spanish type, we have been much in error. The "grave, taciturn, and dis-

tant Spaniard," of whom we have studied for generations in our school geographies, is a myth. Quick, witty, alert, responsive, merry, volatile, the Spaniard is the very opposite of the imaginary character of our textbooks.

The West Indian pirate of our old dime "novels" (written in New York garrets) and the slaver of our antebellum days do not represent him. The former never existed in life, and the latter was exceptional. It should be remembered, moreover, that Spain is much diversified in its population; that the idler in tattered silk and velvet, who sings his serenades in Andalusian moonlit groves is very different from the thrifty, methodical, theorizing, inventive, Yankee-like Spaniard of Barcelona. It is claimed, in explanation of the thrift and order of Chile and the Argentine, that the people of northern Spain gave principal direction to the development of these commonwealths. Yet with all their differences, the several varieties of population in old Spain are all Spanish in a way; they have much in common.

6.—There has been a marked change in the general public sentiment regarding the Philippines. It was supposed that they would prove remunerative commercially as a colonial possession; that the memory as of centuries of misgoverning would lead them to prefer American life and thought to Spanish. Of the five millions who speak Spanish in the islands, but a small part, it was said, are Spanish. No genuine love of Spanish literature, no strong pride in Spanish history and achievement, it was claimed, exists among the populace. The recent magnificent celebration at Manila of the tercentenary

of "Don Quixote"—a celebration so unanimous and enthusiastic, so elaborate and elegant, so striking in every respect, that it would have done credit to Madrid—is an emphatic answer to one who questions the existence of a strong and enduring pride in the Spanish language and letters on the part of the people of Luzo. Few Americans now expect or desire a perpetual prolongation of the present political status in the Philippines, or look for a future "assimilation" in language and in blood.

In conclusion, let us consider for a moment the present outlook for the century upon which we have entered.

From Santa Fe northward to the Arctic Circle extends the English-speaking world of America, in an unbroken line. From Santa Fe, or at least from El Paso, southward, extends the Spanish-speaking world to Cape Horn, through ninety degrees of latitude, in an unbroken line. While Spain cuts but a small figure in Europe, as compared with Germany or with France, or even with Italy, there can be no German nation, no French nation, no Italian nation in this western world. The English language already spoken by more than one hundred and thirty millions of people in all the world, is expanding by leaps and bounds. The Spanish language is expanding far more rapidly than any other continental language of western Europe. The Pacific is to be the theatre of great activities in this new century. South America, Central America, Mexico, the Antilles and the Philippines will participate in the affairs of the great world. The

"Saxon" and the "Spaniard" of the future will have more and more interests in common; will, to an ever increasing degree, take account of each other; will learn to work together for their common interests.

The first duty of each is to recast his inherited opinions of the other; to estimate the other at his true value. Cultured Spaniards everywhere are including a knowledge of English among the essentials of their education. The new demands of the diplomatic world and of the commercial world alike render it desirable for ambitious young Americans to acquire an accurate and ready knowledge of the Castilian tongue. Already our great commercial houses are learning why we have failed to secure our share of the South American trade. Our inherited beliefs and prejudices, belonging to a bygone era, have prevented us from grasping the situation—from understanding the peoples with whom we would deal commercially, and with whom we must have much intercourse in all the future.

We love to think that the blending of Saxon and Norman in English history was the greatest of all historical events in its ultimate results for the world; that each of these race elements supplemented the other in the precise manner and proportion required to achieve the highest civilization of the world. What may not the proximity, the co-operation, and, in a measure, the mingling, of "Saxon" and "Spaniard" accomplish in the new era upon which we have entered?

Ranch Life in the Calgary District

BY FRANK G. CARPENTER IN HERALD MAGAZINE.

Racy stories are these about the remittance man, pupil farmers and settlers of the North West. It is a great free country, whither all sorts and conditions of men are flocking. Some are shrewd, some are easily gulled, some come to have a good time and some to make their fortunes. In their lives there is much material for the writer of romance.

IF you want to see a live frontier town come to Calgary. It is the ranching capital of the Canadian cattle country, and it has for years been a sort of Keeley cure for the younger sons of English lords and dukes. Lying in Western Canada, a hundred miles or so north of the American boundary, it is a sort of a cross between Denver and Cheyenne, peppered with the spice of Monte Carlo and London. There is no more sporty town on the American continent. It is business from the word "go," but at the same time cowboys gallop through its streets, and fine looking Englishmen in riding trousers, leather leggings and Norfolk jackets play polo on the outskirts.

There are a number of hotels, and every hotel has a well patronized bar. There are two clubs, one known as the Ranchers' and the other as the Alberta. The Ranchers' Club is largely composed of the sons of rich English families. It is independent and awfully swell. The Alberta Club is mostly business men, comprising the real estate dealers, merchants, wholesale and retail, and other prominent characters who want to make Calgary great. As for the Ranchers, they do not care a cent for Calgary and are more interested in polo than politics.

Among the characters of Calgary are the remittance men. They are the younger sons of wealthy or noble English families, who are out here to make their fortunes and grow up with the country. Some have come because their people did not want them

at home, and others because they liked the wild life of the prairies, which until recently has corresponded somewhat with Kipling's description of "the country east of Suez":

"Where the best is like the worst—
Where there aren't no Ten Commandments,

And a man can raise a thirst."

These remittance men get so much money every month, or every quarter, and most of them spend it in drinking and carousing. Many are "ne'er do wells," and they fall lower and lower, relying entirely on their remittances to keep them going. I know, for instance, one son of an English lord whom you may see almost any day here hanging over the bar, and another who has ducal blood in his veins who will gladly borrow a quarter of you if he strikes you in the lean days prior to the next remittance.

The stories of how some of these remittance men take in their parents are interesting. They are sent out here with the idea that they may make their fortunes, and they frequently bring large sums to invest. As soon as they arrive they go into crazy speculation and wild extravagances, sending back to their parents for more money from time to time. One character of this kind was Dickie Bright, the grandson of the man for whom the disease of the kidneys was named. Dickie's father was rich and he had supplied Dickie with money and sent him out here to grow up with the country. Dickie invested in

a ranch and asked for large remittances from time to time on the plea of increasing his live stock.

At the same time he sent home florid stories of the money he was making and how he was fast becoming a cattle king. Shortly after one of his most enthusiastic letters he received a despatch from New York saying that his father had just arrived there and that he was coming out to see him. The boy was in despair. He had spent his remittances in riotous living and he had no cattle to speak of. Adjoining him, however, was one of the largest cattle owners of the west. He confided in him and persuaded him to lend him a thousand head of his best stock for one night. When he made this request his neighbor asked what he wanted to do with the cattle. He replied :

"I shall put them in my corral, and when the old man comes I will show them as my herd. Dad can't stay but a day, and I will see that they are driven back safe to you the next morning."

The rancher was something of a sport himself, and he finally consented to help the boy out of his trouble. The cattle were sent over. Old Dr. Bright duly arrived, and he was driven out and shown the herd, which Dickie said was only a sample of his stock which he had brought in to show to his father. The boy added, however, that it was not good to keep the cattle penned up and that they must go back upon the range right away. The old doctor was delighted and gave Dickie a check for \$10,000 to increase the business before he left. When he returned to England he boasted about the clubs how his boy had built up one of the biggest stock ranches in the west and was making a fortune on the Canadian plains. In the meantime Dickie

was luxuriating on his \$10,000. It soon disappeared, and a little later he wrote to his father for more, saying that cold and disease had ruined his herd. As a result he was called back to England.

Another remittance boy added to his income by pretending to have a gopher farm. His father had no idea that the word "gopher" meant much the same as ground squirrel, and when his boy wrote an enthusiastic letter saying that he had now a stock of 700 blooded gophers on his range he thought he was doing well. When he added that the animals were in good condition, but that it would take a thousand dollars more to keep them in shape for the market next Spring the father sent on the money, evidently thinking that the gopher was some new breed of sheep or cattle.

Another young Englishman came here with an intense desire to learn ranching, and he had no sooner arrived than he got a place as a cowboy. He was anxious to begin work at once, so the second day after he came he was told to go out and round up the lambs and get them in the corral for the evening. The young man started enthusiastically. Dinner time passed and he had not returned. The hour for supper arrived, and he was still absent. A little later he dragged himself into the house, dead tired. He was asked why he had stayed so long, and replied that he had had a lot of trouble with the lambs, but that he had finally succeeded in getting all but two into the corral and that those two ran so fast that he could not catch them. The other cowboys considered this strange, as the lambs are not hard to drive, so they took a lantern and went out to the corral. As they opened the door about a score of jack rabbits dashed past

them. The young nobleman had mistaken jack rabbits for lambs, and had finally managed to get them inside the enclosure. I will not vouch for the truth of this story.

This young man was a pupil farmer. Scores of such have been sent out from England to the United States and Canada to learn farming. There are men who make a regular business of drumming up such students. They go to the rich families in different parts of Great Britain and persuade them that there is great money in ranching and undertake to teach their sons the business for a consideration. The boys are charged all the way from a thousand dollars upward a year for their instruction, and in some cases they are made to do the dirty work, to clean up the stables, wash the dishes and labor early and late. As soon as they find out the deception they run off, but the money has been paid in advance and the agents always come out ahead. I heard of one young pupil farmer who was met the other day by a man who knew him when he first arrived in Calgary. He asked the boy how he liked the work and if he was still studying. The reply was quick:

"I am not. I chucked that job six months ago and I now have two pupil farmers myself."

This same game was played in Iowa and Minnesota by several Englishmen some years ago. One of them brought over large numbers of boys at good prices. He had games and amusements to get money out of their pockets, teaching them to play polo and selling ponies to them for the purpose. He made a small fortune before his frauds were discovered.

Speaking of the young Englishman's jack rabbits reminds me of a story that Peter Naismith, the manager of the Alberta Railway and Irrigation

Company, of Lethbridge, tells of his experiences at Frank, Alta., where one of the Rocky Mountains tipped over, burying a town and killing a large number of people. This mountain was so delicately poised that an excavation at its foot caused it to crack, and some millions of tons of earth slid off, covering the railroad track and changing the whole face of the country. The earth continued to rumble for days, and people from all parts of the country came to see the great convulsions of nature. It was just after the disaster that Peter Naismith went up to take a look at the ruins. As he stood in the midst of them a great groaning came from below him, and it looked as though a second slide was about to occur. All of the party ran for their lives, and Naismith faster than any. I asked him if he were frightened. He replied:

"I should say I was. I ran down that mountain as though all the furies were after me. Indeed, I ran so fast that one of the local papers said that on the way I overtook a jack rabbit going at full speed and gave him a kick, exclaiming as I did so:

"Get out of the way, blank you, and let somebody run who can run." "

When it is remembered that a jack rabbit can outdistance the ordinary horse the strength of this remark is apparent.

As a rule, order is good in the ranch country and confidence men comparatively scarce. The old staggers here are on the outlook for swindlers, but nevertheless some of the best of them are badly taken in. A recent story is told concerning the selling of a gold brick to a bank manager and newspaper editor of Calgary for the sum of \$12,000. The Canadian bankers are the shrewdest of their kind, and the manager of this branch at Calgary has been long in

the business. Nevertheless when an old man came into the bank a few months ago and told him he had discovered a gold mine in the Rockies and taken therefrom enough dust to form two large bricks he listened. He also mentioned the fact to the editor, and the two again heard the story.

It was so full of details that they concluded it was true, and they went with the old miner to his shack, far away from the railroad in the wilds of the foot hills. When they reached there they found an Indian with a rifle guarding the cabin and saw unearthed two big bars of gold. They were made to believe that the Indian meant business, and that if the gold was not taken as per contract their lives would probably be lost. The

result was that they paid over the \$12,000 and took the bricks back to Calgary. Before describing their find they carried the gold to an assayer, who reported upon it as pure. They

then announced their discovery, but others suspected that there might be a trick, and at their suggestion the gold was tested again. The second assay, by another scientist, showed that the bricks were nothing but copper with a thin wash of gold on the outside. The first assayer had been fixed, and the supposed Indian was merely one of the swindlers dressed up for the occasion. As a result the manager of the bank lost his job, and I have been warned not to mention the wonderful "gold brick" in the editor's hearing.

Advent of the Motor Car on Railroads

BY H. M. RISELY IN AMERICAN INVENTOR.

Successful experiments have been conducted on the Union Pacific Railroad, with gasoline motor cars, and now one of these cars is on a regular suburban run. More cars are being designed and built, especially for branch lines, where their operation proves an economy. Engine motor cars are also being constructed for hauling trains.

THE performance of the gasoline motor car invented by Mr. W. R. McKeen, Jr., superintendent of motive power of the Union Pacific Railroad, during the past six months or more since it has been in service, has proved so satisfactory to the officials of that company that another car, to be known as Union Pacific R. R. Motor Car No. 2, and the peer of the first No. 1 in many ways, has recently been completed, and it is stated on good authority that still other cars of the same general design are in course of construction.

Motor Car No. 1 has been in actual service since March, 1905, and apparently has thoroughly demonstrated the practicability of the gasoline mo-

tor as a transportation medium. It was built at the Omaha shops of the Union Pacific R. R. primarily as an experiment, and was first tried out in and around that city. Subsequently it was sent out on various trips between different points on the line, where it maintained the regular schedule of passenger trains in a most satisfactory manner. The car is now in regular service between Kearney and Calloway, Neb., and is very popular alike among patrons and owners.

In appearance these cars look something like a racing yacht inverted. The front end of the car is tapered off to a sharp point and the roof is rounded off at each end so as to present no flat surface to the resistance

of the atmosphere. The body of experimental car No. 1 is 31 feet in length and has a seating capacity of 25 persons. It is mounted on single trucks, and its weight is a little over 20 tons. The motive power is a six-cylinder gasoline engine of 100 horsepower. The cylinders are 8 by 10 inches of the upright type, placed at right angles to the centre line of the car. These six cylinders are arranged and connected up in opposed sets of three cylinders, resulting in three power-giving pulsations at each revolution of crank-shaft.

The engine speed has a wide range of control, thus affording great economy under variation of load. Spark current is furnished by eight cells of battery, with a "make and break" spark device. The car is intended for service on four per cent. grades, with frequent stops, and is therefore geared to a maximum speed of thirty-five miles per hour, but if desired it can be easily speeded to sixty miles per hour. An excellent system of ventilation is secured by means of roof ventilators, and the heating apparatus is also an interesting feature. Water from cylinder jackets of the engine is run around the sides of the car, so that in cold weather the heat is radiated to the interior, and in warm weather the water is piped to coils underneath the car. Thus if the car is too warm the water circulates below, and if too cold the water circulates through the interior coil.

In an official pamphlet gotten out by the Union Pacific R. R. it is stated, with respect to the various tests made with car No. 1 before it was assigned to a permanent run, that "the car was coupled to two passenger cars—a standard mail car weighing 52,100 pounds, and a standard coach weighing 60,000 pounds. These cars were successfully started and ac-

celerated, both on a descending grade and on a one-third per cent. ascending grade, the motor thus starting a total load of 152,100 pounds."

"Pulling standard mail car weighing 52,100 pounds, trip was made to South Omaha and return. This is up a 1.6 per cent. grade, which was ascending at the rate of 11 miles per hour, the total load pulled being 94,000 pounds.

"In another test the motor car successfully ascended a sharp grade of 7.8 per cent. or about 400 feet to the mile, the car being stopped and started repeatedly on the grade.

"On April 2, 1905, car was given its initial long distance run. Leaving Omaha at 10 a.m. the run was made west to Valley on the main line of the Union Pacific Railroad, a distance of 34.8 miles, and the performance of the motor car was most satisfactory, especially on the return trip, when the schedule for passenger trains was easily maintained.

"April 10 a second test trip to Valley and return was made, the entire run—both east and west bound—being practically on high speed. * * * April 17 to 22, inclusive, the motor car was in regular service on branch line between Grand Island and St. Paul, Nebraska, making two round trips, or 89 miles each day. * * * April 27 to 29 car was in regular service between Denver and Greeley, making one round trip of 107 miles each day." After several other similar trials with uniformly satisfactory results the car was finally put on the run between Kearney and Calloway, where it now is.

Motor Car No. 2 recently completed was also built at the Omaha shops of the U.P.R.R. under the supervision of Mr. McKeen, and is of the same general design as Car No. 1, with the exception that it is much larger,

having two four-wheel trucks, a seating capacity for 57 passengers, and being 55 feet in length. Its weight is 56,000 pounds, but it is believed that future cars can be turned out equally strong with a weight not exceeding 50,000 pounds. It is constructed almost exclusively of steel, making it lighter, stronger and better than No. 1. Even the wheels are of special rolled steel design, combining great strength with limited weight.

"One of the unique features of this car," says the Sunday World-Herald of Omaha, "is the water-tight floor and other sanitary arrangements by which the car can be thoroughly cleaned by the most improved methods of cleaning," as, for instance, flushing the floor with hot water, destroying all germs and disease. "The inside of the car is antique mahogany with a cream white ceiling, the decorations being in gold and sepia, giving it a very rich interior appearance. The seats are particularly comfortable, being finished in leather, and the rear semi-circular tufted seat, with its back entirely of glass, makes an ideal viewpoint for purposes of observation.

"The absence of smoke or dust, and the opportunity for inhaling the fresh air, makes a ride on these cars particularly attractive. The exterior of the car is finished in maroon and striped in gold, while the trucks beneath are finished in olive green. The acetylene gas lighting system is used and the car is equipped with twenty-five opalescent panel lights, which while giving a gorgeous illumination, at the same time the light is of such a mild and diffused character as not to be objectionable or wearisome to the eye."

At this writing it has not yet been decided just where Car No. 2 will be used. Car No. 1 between Calloway and Kearney is having all the business it can accommodate and will probably soon have to be supplemented or superseded by a larger car. Mr. McKeen describes car No. 2 strictly as the commercial car, being built especially for passenger traffic. He states that it is intended to construct all the cars on the model of No. 2, with the exception of such new features and improvements as may from time to time be found expedient. Car No. 3, now building, is to have a mail compartment, and still another will be built large enough to haul trailers. Other cars in contemplation will be built for both baggage and passengers, and also one with a compartment for both mail and baggage. Another model, designated as No. 6, is designed exclusively for freight, and will consist of a motor car and two trailers.

Information is also given out that work on a 200 horse-power engine motor car has already been started which is intended to haul not only express and baggage trailers but a limited amount of freight as well. Indeed, the field of the motor car bids fair to be a large and increasing one. A great many branch lines, forming integral parts of large railroad systems, are now operated at very small profit, or in some cases at a loss, under the present steam engine regime, so that if the gasoline motor car affords the needed relief in the way of economy of operation which it now seems likely to do, their extensive use will revolutionize traffic on suburban and branch lines.

Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of The Busy Man's Magazine can secure from their newsdealers the magazines in which they appear. :: :: :: :: ::

AMERICAN ILLUSTRATED.

Photographs of birds taken in their natural haunts form an interesting feature of the March number. The stories in the number are good, especially "A Burns Recital," "The Race of No. 19" and "The Brink of Destruction." The serial, "Prisoners," by Mary Cholmondsley, continues its interest. Among the leading articles may be noted:

The Eden Makers. The Work of the U.S. Reclamation Service. By Julian Willard Helburn.

The Case of Mabel Parker. By Arthur Train.

Cotton Growing and Cotton Gambling. By Henry Kitchell Webster.

Postal Carditis and Some Allied Manias. By John Walker Harrington.

The Story of American Painting. VI. French Influence. By Charles H. Caffin.

APPLETON'S BOOKLOVERS.

The March issue opens with a touching story of a dog entitled "The Habit of Work." This is followed by a strong piece of work by Sir Gil-

bert Parker, "Watching the Rise of Orion." There are several other stories in this number. In the more serious section we find more revelations from Rex E. Beach about the seizure of Alaskan mines by unprincipled politicians. The magazine is as usual admirably illustrated. Contents:

Through the Clouds to Cuernavaca. By Clara Driscoll.

Barrie: A Triumph of Personality. By Jesse Lynch Williams.

The Looting of Alaska. III. The Receivership Business. By Rex E. Beach.

The Wild Animal Industry. By William T. Hornaday.

The Northwestern Wheat Trek. By J. Obed Smith.

The Most Exquisite Building in the World. By Frederic C. Penfield.

One Hundred Times a Billionaire. By Harold Bolee.

The Repertory Theater and Herr Conried. By John Corbin.

ARENA.

Quite an interesting series of articles on "The Economics of Moses,"

by George M. Miller, president of Ruskin University, is at present running in the Arena. The third part appears in the March issue. A notable contribution to this number is "Main Currents of Thought in the Nineteenth Century," by Professor Robert T. Kerlin. Other articles:

Human Liberty or Human Greed?

By Hon. Robert Baker.

The Economic Struggle in Colorado.

By Hon. J. Warner Mills.

David Graham Phillips: A Twentieth Century Novelist of Democracy.

By B. O. Flower.

The Menace of Plutocracy. By David Graham Phillips.

Economy. By Stuyvesant Fish.

The March of Direct-Legislation. By Eltweed Pomeroy.

The Heart of the Race Problem. By Archibald H. Grinke.

ATLANTIC MONTHLY.

The March Atlantic has some interesting features. Among them may be noted an excellent character sketch of the Emperor of Germany by A. Maurice Low, a review of "The Letters of Horace Walpole," a second installment of Andrew D. White's essay on "The Statesmanship of Turgot," and a paper on "Some Equivocal Rights of Labor" by George W. Alger. Contents:

The Love of Wealth and the Public Service. By F. W. Taussig.

The German Emperor. By A. Maurice Low.

The Red Man's Last Roll-Call. By Charles M. Harvey.

The Letters of Horace Walpole. By Gamaliel Bradford, jr.

The Statesmanship of Turgot. II. By Andrew D. White.

Some Equivocal Rights of Labor. By George W. Alger.

Shakespeare and the Plastic Stage.

By John Corbin.

Preparing our Moros for Government.

By R. L. Bullard.

Man and Beast. By Samuel H. Drury.

BADMINTON.

To the sportsman the Badminton, is a treasure-house of entertainment and instruction. Printed on high-quality paper, the illustrations show up with exceeding clearness. The March number is as good as any we have yet seen. It contains:

Some Great Hunts. By Major Arthur Hughes-Onslow.

This Amazing India. By D. S. Skelton.

A Week on a Sind Jheel. By Captain W. B. Walker.

Modern Lacrosse. By C. E. Thomas.
Country Life in Canada on £200 a Year. By "Canadensis."

CANADIAN.

The March Canadian is a particularly strong number, numbering among its contents some articles of more than passing interest. A tariff controversy is conducted by James A. Hobson, who recently toured Canada for the London Chronicle, and W. K. McNaught, M.P.P., ex-president of the Canadian Manufacturers' Association. A good sketch of James J. Hill, the railroad magnate, has been prepared by Norman Patterson and appears in this number. Contents:

The Guardians of the North. By H. A. Cody.

A Canadian View of European Affairs. By W. H. Ingram.

Canadian Celebrities. No. 68—James J. Hill. By Norman Patterson.

Canada's Trade Policy. By James A. Hobson.

Protection and Canadian Prosperity.

By W. K. McNaught.

An Envoy to Venezuela. By G. M. L. Brown.

The Search for the Loon. By Bonnycastle Dale.

The Nemesis of War. By Henri Restelle.

Reminiscences of a Loyalist. Edited by Stinson Jarvis.

CASELL'S.

A charming colored plate is included in the March number of Cassell's Magazine, entitled "The Rising Generation." H. Rider Haggard's new romance, "Benita," reaches its third installment. There are quite a number of short stories. Other contents:

Concerning Mr. Cecil Aldin. By Rudolph de Cordova.

On Some Portraits of Henry Irving. By Tighe Hopkins.

Winter Cricket. By Walter T. Roberts.

Some London Street Names. By F. Crippen.

Like Father, Like Son. By David Williamson.

CENTURY.

The late William Sharp's impressions of Sicily begins in the March Century, with many pictures by Jay Hambridge. The number also contains installments of the three serial features, which the publishers are providing for their readers, "Fenwick's Career" by Mrs. Humphrey Ward, "A Diplomatic Adventure" by S. Weir Mitchell, and "Lincoln the Lawyer" by Frederick Trevor Hill. Contents:

The Garden of the Sun. Route Notes in Sicily. I. By William Sharp.

Art in the Street. By Sylvester Baxter.

The New New York Custom-house.

By Charles de Kay.

Lincoln the Lawyer. IV. By Frederick Trevor Hill.

A Friendship with John Hay. By Joseph Bucklin Bishop.

The Jews in Roumania. Why the Country was not Hospitable to Them. By Carmen Sylva.

How the Antelope Protects its Young. By H. H. Cross.

CHAMBERS'S JOURNAL.

Chambers's Journal is always so uniformly good that it is out of the question to pick out this or that article and say it is the best. The March number contains many good things both grave and gay, fact and fiction. Here is a list of the more serious contents:

Chinese Cities. By Rev. E. J. Hardy.

A Veritable Magnum Opus: London Post Office Directory. By W. B. Robertson.

Father Rhine.

Domestic Service.

American Gold Prospectors.

A Winter Shore. By R. A. Gatty.

English Public School Education from a Colonial Point of View.

Bishops as Legislators.

Relics of the Inquisition.

Mercantile Pin-Pricks.

Spitzbergen for a Summer Holiday.

By E. H. Parker.

The Cobra and the Mongoose.

Persian Irrigation Channels.

CONNOISSEUR.

To the art lover the Connoisseur is a veritable storehouse of gems. From the admirable colored reproduction of Sir Joshua Reynolds' portrait of Lavinia C. S. Spencer, which appears as a frontispiece, to the last page of the notes, every section is full of interest. The illustrations

are especially good, being accurately reproduced. The following are the titles of the March number:

Hispano-Mauro Lustre Ware at Warwick Castle. By Rev. J. Harvey Bloom, M. A.

About Some First Editions of Thackeray. By Lewis Melville.

Lace, Alencon. Part II. By M. Jourdain.

The Pictorial History of Skating. By Martin Hardie.

Furniture... Louis XVI. Part II. By Gaston Gramont.

The Story of the Tweed. By Rt. Hon. Sir Herbert Maxwell.

The Furnishing of Hampton Court in 1699. By Edward F. Strange.

Stamp Notes. By William S. Lincoln.

Thomas Whieldon, the Staffordshire Potter. By Frank Freeth.

CONTEMPORARY REVIEW.

H. W. Massingham occupies the first place in the March Contemporary with a rather severe attack on the Balfourian method of strangling Parliament and an advocacy of a reform in the system of the House of Commons. Another instructive article in this issue is on the "Shipbuilding Industries of Germany." Two members of Parliament are to be found among the contributors. Contents:

The Revival of Parliament. By H. W. Massingham.

The Transvaal and the New Government. By W. Wybergh.

The Shipbuilding and Shipping Industries of Germany. By J. Ellis Barker.

Health and Education. By T. C. Horsfall.

Revivalism and Mysticism. By W. F. Alexander.

The German Drama of To-Day. By

The Amendment of the Education Acts. By T. J. Macnamara.

Federation in Fiscal Anarchy. By Professor Posnett.

The Unemployed. By G. P. Googh, M.P.

The Foreign Policy of Italy. By An Italian.

Chinese Labor and Imperial Responsibility. By H. C. Thomson.

Foreign Affairs. By Dr. E. J. Dillon.

CORNHILL.

The Cornhill for March is as interesting as ever. The two serials, "Sir John Constantine" by A. T. Quiller-Couch, and "Chippinge" by Stanley J. Weyman, are still appearing, and the delightful causerie, "From a College Window," is continued. Among the other contents of this number we note:

Mr. Gladstone as I Knew Him. By Sir Algernon West.

About Solutions. By W. A. Shennstone.

General Romer Younghusband in Scinde. By Sir Francis Younghusband.

Some Forgotten Admirals. By W. J. Fletcher.

COSMOPOLITAN.

In the March Cosmopolitan there begins David Graham Phillips' scathing denunciation of the United States Senate. This he has called "The Treason of the Senate." Accompanying an article by Elbert Hubbard on "The Girl of the Middle West" appear several interesting drawings of girls, printed on special paper. H. G. Wells' serial, "In the Days of the Comet," maintains its interest. Contents:

The Treason of the Senate. By David Graham Phillips.

The Girl of the Middle West. By Elbert Hubbard.

What Life Means to Me. By Jack London.

Famous Forgeries. By Samuel Woods.

The Day of Discontent. By David Graham Phillips, Alfred Henry Lewis and W. J. Ghent.

CRAFTSMAN.

There are some choice illustrations in the March Craftsman, particularly those accompanying the article on Albert L. Groll, the landscape painter. These pictures are reproduced on special paper and are extremely well executed. The articles in the number include:

The National Note in our Art.

Learning to be a Citizen. A school for all creeds, races and classes.

Social Work in British Factories. By Mary Rankin Cranston.

The Opera Singer and the American Audience. By Katharine Metcalf Roof.

Interior of the Minnesota State Capitol. By Grace Whitworth.

Town or Country. By Godfrey Blount.

Sculptured Jewelry of an Austrian Artist.

Porches, Pergolas and Balconies.

Telling History by Photographs. . .

CRITIC.

One can always depend upon finding interesting photographs in the Critic. The March number has as its frontispiece a portrait of Dr. Edward Everett Hale and a little farther on we come across portraits of Mrs. Craigie and Mr. Swinburne. Among the contents are:

The Self-Hypnosis of Authors. By Morgan Robertson.

The Paris of the Human Comedy. By W. H. Helm.

Edwin Booth and Ole Bull. By R. Ogden Doremus.

A Concord Note...Book VII. The Women of Concord. By F. B. Sanborn.

Reminiscences of a Franco-American. By Jeanne Mairat.

ENGLISH ILLUSTRATED.

Reproductions of some of the best paintings of George E. Robertson form an interesting feature of the March number of the English Illustrated Magazine. In the department devoted to the London stage, page portraits of several favorite actors and actresses are shown. There is a good collection of short stories. Contents:

Mr. George E. Robertson. An Interview. By John S. Purcell.

Remarkable Railways. By Arthur H. Burton.

Stories of H.M. The King. By Walter Nathan.

Impressions of Strassburg. By Charles Hiatt.

EVERYBODY'S.

One of the best sketches of the late Marshall Field, which we have seen, is to be found in the March number of Everybody's. Thomas W. Lawson is again to the fore in this number with an article on the insurance question, entitled "The Black Flag on the Big Three." The department devoted to the players is unusually interesting this time, containing photographs of stage favorites. Contents:

Marshall Field: A Great Mercantile Genius. By John Dennis, jr.

The Invisible World. By Vance Thompson.

Soldiers of the Common Good. By Charles Edward Russell.

The Old--Time Revival. By Eugene Wood.

The Black Flag on the Big Three. By Thomas W. Lawson.

FORTNIGHTLY REVIEW.

The March Fortnightly has a lengthy table of contents, embracing many interests. Henry James gives his impressions of Boston after an absence of a good many years. The Countess of Warwick discusses "Physical Deterioration." There are the usual number of articles on politics, both home and foreign, art and literature. The serial story, "The Whirlwind," by Eden Phillpotts, continues. Contents:

Mr. Balfour and the Unionist Party. By "X."

Toryism and Tariffs. By W. B. Duffield.

Boston. By Henry James.

On the Scientific Attitude to Marvels. By Sir Oliver Lodge.

The Advent of Socialism. By E. Hume.

William Pitt. By J. A. R. Marriott.

Physical Deterioration. By the Countess of Warwick.

The Press in War-time. By a Journalist.

The Servo-Bulgarian Convention and its Results. By Alfred Stead.

Women's Opportunity. By G. M. Tuckwell.

The Case for the Lords. By D. C. Lathbury.

GENTLEMAN'S.

The February issue of The Gentleman's Magazine was the first under the regime of Sir Alfred Harmsworth (Lord Northcliffe). The new editor, Mr. A. H. Bullen, has attempted to restore to the magazine its old-time style, for the Gentleman's is a very

ancient publication. The first article in the February number is a sketch of its career from the time it was founded in 1731 until the present day. This makes most interesting reading. Other contents are:

The Pepysian Treasures.

Some Recollections of George Gissing.

The Adventure of the "Mongovo George."

The Day's Doings of a Nobody.

The Real Claverhouse.

Dames at Eton.

Legendary Lore in Recent Fiction.

GEOGRAPHICAL JOURNAL.

Several excellent articles are to be found in this magazine for March. We were particularly interested in an interpretation of the results of recent Antarctic expeditions, contributed by Dr. G. Von Neumayer. The leading article on "Anthropogeographical Investigations in British Guiana" is a valuable contribution to human knowledge in this direction. Contents:

Anthropogeographical Investigations in British New Guinea. By C. G. Seligmann.

British East African Plateau Land and its Economic Conditions. By Major A. St. Hill Gibbons.

Recent Antarctic Expeditions: Their Results. By Dr. G. Von Neumayer.

The Rivers of Cape Colony. By Prof. Ernest Schwarz.

The Areas of the Orographical Regions of England and Wales. By Nora E. MacMunn.

GRAND.

As usual the Grand is full of excellent reading matter. The serial, "The Dream and the Business," by John Oliver Hobbes, and the life of Sir Henry Irving are continued. In

the series, "My Best Story and Why I Think So," Egerton Castle brings forward his "Endymion in Bar-racks." A large number of theatrical stars contribute to the discussion of the secret of success on the stage. Contents:

- Health, Strength and Beauty.** A Symposium by Eminent Physicians.
From an Old Bookshelf. Books and Gardens. By Alexander Smith.
The Secret of Success. No. 2. Success on the Stage.
Under the X-Rays. No. 14. Election Expenses. By a Parliamentary Candidate.
The Natural and the Supernatural. By Frank Podmore.
How the Empire Should be Colonized. By Beckles Wilson.
Both Sides. Is the British Army Fit to Fight. "No," by T. M. Maguire. "Yes," by Howard Hensman.

IDLER.

The most sensational feature of current issues of the Idler, edited by Robert Barr, is the story of the Druce case or the claim of George H. Druce to the Dukedom of Portland. In the March number an account is given of the double life of the Fifth Duke. The other contents of this number are for the most part about short stories, of which there is an interesting collection. Contents:

- Martigues—The Provencal Venice.** By Francis Miltoun.
The Idler in Arcady. X. The Black Republic. By Tickner Edwardes.
The Druce Case. Written and Illustrated by G. H. Druce.

LONDON.

The London Magazine is decidedly on the up-grade. Its March issue compares favorably with any of the

other current periodicals, both in the excellence of its contents and in its typographical appearance. A new story, "Poison Island," by A. T. Quiller-Couch, starts in this number. Among the contents are:

- The Sin-Dance of the Priests.** A weird experience in Thibet. By Prince Pierre d'Orleans.
Winston Spencer Churchill. By A. MacCallum Scott.
Fortunes Spent in Furs. By Gordon Meggy.
The Richest Man in the World. III. By Ida M. Tarbell.
Ascent of the Grindewatterhorn. By George A. Best.
A New King on an Old Throne. By William Durban.
Work That Goes On Forever. By Edouard Charles.
The Amateur Dictators of our Destiny. By Harold Begbie.

McCLURE'S.

The March McClure's is a good all-around number. Beginning with an attack by Ida M. Tarbell on "Commercial Machiavellianism," it contains another installment of Anthony Fiala's graphic narrative of Polar adventures, still more of the interesting reminiscences of Carl Schurz and a plentiful supply of fiction. Contents:

- Commercial Machiavellianism.** By Ida M. Tarbell.
Two Years in the Arctic. II. The advance North in the Darkness. By Anthony Fiala.
Looking Backward. By Clara Morris.
Reminiscences of a Long Life. V. The Escape from Rastatt. By Carl Schurz.
Railroads on Trial. V. How Public Opinion is Being Formed. By Ray Stannard Baker.

MONTHLY REVIEW.

A satisfactory table of contents is given in the Monthly Review for March. The election interest having died down, attention is directed into other channels. The controversy over Lord Byron begun in the last number is continued by Rowland E. Prothero. There is a concise review of Lord Curzon's term as viceroy in India and a forecast of the New Education Bill to be introduced in the British Parliament. Contents:

Debate. By Walter Frewen Lord.

Lord Lovelace on the Separation of Lord and Lady Byron. By Rowland E. Prothero.

The Coming Education Bill: A Forecast. By Beriah G. Evans.

Socialism and Democracy in Germany. By Louis Elkind.

The Officer Question. By Lieutenant-Col. A. Pollock.

Wolfgang Amadeus Mozart. By A. E. Keeton.

Lord Curzon in India 1899-1905. By "Anglo-Indian."

A Servant of the Crown. By Theodore Andrea Cook.

Some Account of a Slum. By A. Gleig.

Anti-Semitism in Russia. By C. Villari.

MUNSEY'S.

Munsey's Magazine has lately been greatly improved and enlarged. The March number is the first to introduce a new plan for placing reading matter of a departmental nature among the advertising pages. The series now running in Munsey's on the various foreign peoples in the United States is attracting considerable attention. In the March number "The Germans in America" are

The Treasures of Fenway Court. Illustrated. By Anne O'Hagan.

The Question of Co-Education. By David Starr Jordan.

The Germans in America. By Herbert N. Casson.

The Greatest Living Tenor. By Emma B. Kaufman.

Emma Lyon, Lady Hamilton. By Harry Thurston Peck.

The Mastery of the Sea. By Rear-Admiral French E. Chadwick.

Grover Cleveland. By Frank A. Muncey.

NATIONAL.

Joe Mitchell Chapple's department on "Affairs at Washington" which appears at the front of each issue of the National is always readable and is always accompanied by interesting photographs. The serial story in the current numbers of the National is "The K.K.K.," by C. W. Tyler. March contents:

Adventures of a Special Correspondent. By Gibson Willets.

Lecturing by Limelight. By Charles Warren Stoddard.

The Spanish-Speaking World To-Day. By Hubert M. Skinner.

Togo at Close Range. By Yone Noguchi.

The Post Office Short Line. By Wilbert Melville.

Native Plays in Favor. By Helen Arthur.

NEW ENGLAND.

The New England Magazine is a solid publication, not overburdened either with pictures or stories. Such as there are of these are good. The literary contents are meritorious, giving indication of a desire to further historical research. The contents of the March number include

Facts About Santo Domingo. By Winthrop Packard.

Legends of Old Newgate. By George Henry Hubbard.

Worcester's Great Opportunity. By Frederick W. Coburn.

The University of Illinois. By Stephen Sheldon Colvin.

The Story of the Rug. By Pauline Carrington Bouve.

OUTING.

The March Outing is a voluminous publication, with many features both in the way of reading matter and of illustrations. A new serial by Stewart Edward White, entitled "The Pass" begins its course, and Alfred Henry Lewis' serial "The Throwback," ends. There are a number of characteristic photographs of Ireland and its people accompanying an article on "A Day in Ballyomalley." Contents include:

The Builders or the Peopling of the Great West. By Ralph D. Paine.

The A B C of the Automobile. By Carrie Foote Weeks.

A Day in Ballyomalley. By Arthur Goodrich.

On the Little Bull Rapids. By Emerson Hough.

The Poultry Show as an Educator. By H. S. Babcock.

On Snowshoes Among Snowslides. By Arthur Hewitt.

PACIFIC MONTHLY.

The March number of the Pacific Monthly contains the first complete account published of the wreck of the Valencia off Vancouver Island. The article is accompanied by several interesting photographs. A large portion of the number is occupied with a description of San Diego. Contents:

Feud and Foray on the Oregon Range. By Wallis Nash.

The Future of Horse Racing. By William G. McRae.

The Wreck of the Valencia. By Clarence H. Baily.

Impressions. By Charles Erskine Scott Wood.

PALL MALL.

An exceptionally good number is the March Pall Mall, from the Canadian story by Lawrence Mott on the first page to the "Round Table" at the end. The sketch of John Burns, M.P., is particularly well done. The stories are numerous and of a high order of merit. Among the authors represented are Jack London, C. J. Cutcliffe Hyne, and Marie van Vorst. Contents:

From the Factory to the Front Bench. By Robert Donald.

Ministers and Caricaturists. By E. T. Reed.

Burma, the Lotus-Land of Asia. By Ian Malcolm.

The New Member: The Freshman in the House of Commons. By Alfred Kinnear.

French Housewives and French Cooking. By Mrs. John Van Vorst.

London at Prayer: Nobody's Children. By Charles Morley.

PEARSON'S (AMERICAN).

A new novel by a young American, Eleanor Gates, begins its serial course in the March Pearson's. The title is "The Plow-Woman." There are many good short stories in this number, and a few articles of a more substantial interest. Contents:

A Sailor of Fortune. By Albert Bigelow Paine.

Historic Weddings of the White House. By E. R. Porter.

The Story of the States—Maryland. By F. Robertson Jones.

"All's Well." By Maud Ballington Booth.

PEARSON'S (ENGLISH).

The cover of the March issue of Pearson's bears an extraordinary photograph, showing a crowd of over 111,000 spectators of a football match at the Crystal Palace. An article on football is among the leading contents of the number. The serial feature is the ninth installment of the second series of "The Chronicles of Don Q." There are several very good short stories as well in the number. Contents:

The Art of the Age. Illustrated.

The Frenzy of Football. By the editor. Profusely illustrated.

Where London has Tea. By Rudolph de Cordova.

The Cabinet in Caricature. By Henry Furness.

Pelican City. A Wonderful Bird Colony. By Herbert K. Job.

The American House of Lords. By David S. Barry.

RECREATION.

Magazines of outdoor life are always alluring about this time of the year and among them Recreation takes a foremost place. There is always a goodly number of interesting illustrations and the reading matter is short and bright. In the March number we note several beautiful photographs taken in Algonquin Park and the Yosemite Valley. Contents:

In Algonquin Land. By Arthur Howell Mabley.

The Airedale Terrier. By Hubert Reeder.

Game of California. By Charles W. Hardman.

An Elk Hunt in the Big Horn. By Richard Madison.

Camping on the Yosemite Road. By H. D. Howell.

College Men as "Tramp" Photographers. By E. A. Spears.

REVIEW OF REVIEWS.

The articles in the American Monthly Review of Reviews possess the merit of brevity and conciseness. By this means it is possible to cover a wide field in an entertaining manner. The section devoted to "The Progress of the World" is always well written and gives the reader in short order a summary of all the leading events of the preceding month. In the March number we find:

The Late King of Denmark. By Edwin Bjorkman.

A Park of Patriotism: The Lincoln Farm.

Anatole le Braz, a Representative Celt of France. By Carroll Dunham.

The Imperial Chinese Special Mission By Jeremiah W. Jenks.

What England can Teach Us in Athletics. By G. Upton Harvey.

The Children's Court in American City Life. By Frances Maule Bjorkman.

How Paris Provides for the Housing of Large Families.

The Filipino Labor Supply. By Geo. H. Guy.

What the People Read in South America.

Some Methods of Regulating Immigration. By Robert de C. Ward.

Tuberculosis Among the Sioux Indians. By Delorme W. Robinson.

ROD AND GUN IN CANADA.

The March issue contains many pictures of Canadian scenery and some readable articles on outdoor topics. Among them we note:

A Camera Study of the Blue Winged Teal. By Bonnycastle Dale.

The Railroad and the Forest. By L. O. Armstrong.

A Cance Trip Through Algonquin Park. By H. R. Hyndman.

Two Thousand Miles Down the Yukon River in a Small Boat. By C. G. Cowan.

ST. NICHOLAS.

The March issue of St. Nicholas is well filled with good things for the children. An interesting feature is the pictures, some of which are very amusing. Three serials and "The Boys' Life of Abraham Lincoln," keeps up the connection with past numbers. Among the articles in this number are:

The Story of "Actaeon," a Virginia Deer. By Ernest Harold Baynes.

The Boy's Life of Abraham Lincoln. By Helen Nicolay.

Where Princes Played. By Grace S. H. Tytus.

An Animal Giant of Long Ago. By Walter L. Beasley.

SATURDAY REVIEW.

February 10.—This issue contains the following editorials: "Mr. Batfour's Opportunity," "The Moorish Seance," "The Trade Union Settlement," "The University Elections" and "A Liberal Quack and the House of Lords." Among miscellaneous articles are "Plato at Clarridge's" and "Mr. Pinero's New Play."

February 17.—Leading articles: "A Happy Settlement," "The Church and Education," "The Shaping of the New Factor," "Conservative Organization" and "The Russian Calm." Miscellaneous articles: "As Others See Us," "Brutus as Villain" and "Bird Life on the Polders."

February 24.—Leading articles: "South Africa and Party Politics," "Morocco and Europe," "The Realities of the Parliamentary Position" and "The London Apprentice."

lor's Wing," "Chemist and Farmer" and "The Anodyne of the Kitchen Garden.

March 3.—Leading articles: "Lord Milner on South Africa," "The Indian Decision," "Unrest in China" and "The Professional Man's Education Bill." Miscellaneous articles: England's Maytime," "New Arrivals in the Picture Market" and "Village Portraits: A Servant of the Public."

SCRAP BOOK.

The latest offspring of the Frank A. Munsey Company is The Scrap Book, which, as its name would indicate, is a compilation of all sorts of reading matter, collected from every possible source. As the publishers express it "The Scrap Book will be the most elastic thing that ever happened, in the way of a magazine,—elastic enough to carry anything from a tin whistle to a battle ship." There are no illustrations in the Scrap Book. It contains 200 pages of solid reading matter. The first number is that for March. From its table of contents we extract the following titles:

The Latest Viewpoints of Men Worth While.

The Beginnings of Stage Careers. By Matthew White, jr.

Roosevelt and the Labor Unions. By Elisha Jay Edwards.

Our Trade Triumphs in 1905.

A Horoscope of the Month. By Marion Y. Bunner.

Benjamin Franklin: A Typical American Citizen.

SCRIBNER'S.

The most notable and, at the same time readable, article in the March Scribner's is Henry Norman's account of an automobile journey

ful freshness and well illustrated. The best story in the number is undoubtedly Frances Lynde's "The Floating of Utah Extension." The colored illustrations in connection with N. C. Wyeth's description of the "Round-Up" are worthy of note. Contents:

The Flowing Road. A record of the perfect holiday of an automobile journey of 1,300 miles. By Henry Norman, M.P.

A Day With the Round-up. An impression. By N. C. Wyeth.

Jefferson and the All-Star Cast in "The Rivals." By Francis Wilson.

Some Impressions of Lincoln. By E. S. Nadal.

SPECTATOR.

February 10.—This issue contains editorials on "The Drift Towards Secularization," "The Situation in Hungary," "The Labor Party and its Programme," "Mr. Chamberlain's Inconsistencies," "The 'Young Catholics' of France," "The Playtime of the Poor," "Mexico as a Winter Resort."

February 17.—Contains "Mr. Balfour's Surrender," "The Bishop of Carlisle on Religious Education," "Lord Roberts' Manifesto," "The Native Peril in South Africa," "Temperance Legislation," "Valentines," "The Professional Woman" and "Shakespeare in a Surrey Village."

February 24.—Contains "The King's Speech," "The Algeiras Conference," "Departmentalism," "The Report of the Royal Commission on Trade Disputes," "Pensions and Public Credit," "Political Wisdom in the Bible," "A Son of the Soil" and "Fruit Trees and Finches."

March 3.—Contains "The South African Debate in the Lords," "The Problem of Indian Military Administration," "Party Bids at the Poli-

tical Auction." "The Latest Developments in Hungary," "The Making of a Member," "Pope's Ideal Woman," "Socrates in London" and "Blackbirds."

SUCCESS MAGAZINE.

David Graham Phillips' new serial "The Second Generation" begins in the March Success Magazine. There are also two other stories, many anecdotes, several poems and the following articles:

Crossing the Ocean in a Palace. By Samuel Merwin.

Five Million Women now Work for Wages. By Juliet Wilbor Tompkins.

Fighting the Telephone Trust II. By Paul Latzke.

Estimating our Giant Wheat Crop. By Frank Fayant.

Getting Aroused. By Orison Swett Marden.

A Word to Stage-Struck Girls. By Sarah Bernhardt.

SUNDAY STRAND.

The opening article in the March number of this periodical is on "The National Gallery of Scotland," accompanied by several reproductions of famous paintings. The serial story is by Orme Angus and is entitled "The Master of Minvale." It is the tale of a strike. There is also a good juvenile serial "Peggy Pendleton's Plan," by E. M. Jameson. Contents:

The National Gallery of Scotland. By A. T. Story.

Iceland as I Saw it. By Jessie Ackermann.

A Bible Portrait Gallery. By Ernest G. Harmer.

Christians and the Theatre. Views of eminent preachers.

Roads that Pass Through Churches.

SUNSET.

The March Sunset Magazine pays a good deal of attention to gold mining in California, there being several articles on this subject. An article of interest to Canadians tells about the all-American cable to Alaska. There are a few good stories, while the number is filled with interesting pictures. Contents:

California's Treasure Beds. By Charles G. Yale.

Rivers of Buried Gold. By Carrie Stevens Walter.

Social Life Among Western Miners. By A. Burrows.

Silver State Gold Surprises. By K. R. Casper.

Under the Sea to Alaska. By John F. Tinsley.

The Juvenile Court of Denver. By Ella Costillo Bennett.

Western Boys Beat the World. By Thomas B. Smith.

California's Norseland. By Arthur W. North.

WATSON'S.

Tom Watson occupies the first twenty-eight pages of the March issue with a series of editorials on the politics of the day. This is followed among other articles by,

Assessment Insurance. A homily on the Royal Arcanum. By Michael Moroney.

The Philosophy of Money. By J. B. Martin.

Repeal the Land Laws. By Hugh J. Hughes.

Election Reforms. By J. C. Ruppenthal.

WINDSOR.

The editor of the Windsor Magazine can always be counted on to supply its readers with an elaborately illustrated paper on the work of some great artist every month. A large

number of reproductions are given, which are splendidly executed. In the March number we are treated to an article on "The Art of Mr. Herbert Dicksee." The Windsor also contains in this issue a number of cartoons in color of British statesmen. Contents:

The Art of Mr. Herbert Dicksee. By Enoch Scribe.

Chronicles in Cartoon; a Record of Our own Times. By B. Fletcher Robinson and Wilfrid Meynell.

The Relations of Civilized to Backward Races as Respects Labor. By James Bryce, M.P.

The Victoria Falls. Illustrated. By S. R. Lewison.

WORLD TO-DAY.

The illustrations in the World To-Day are always good and we enjoy looking over each number as it arrives for this special reason. Among the page portraits in the March number may be noted Clement Armand Fallieres, the new President of France, Senator Bailey of Texas, and Lyman Abbott. A striking article is on "Deserted Ireland," in which the author shows how the Irish are leaving their native land for America and indicates what this means for Ireland. Contents:

Birds that Nest in Colonies. Illustrated. By William L. Finley.

What is the Liberal Policy? By Sir Henry Campbell-Bannerman.

The President and the Railroad. By Cy. Warman.

Measuring the Earth. By Edward Russell.

The Girl Behind the Counter. By Mary Rankin Cranston.

The New Rival of the Steam Engine. By Frank A. Wilder.

Commercializing Amateur Athletics. By Charles J. P. Lucas.

Deserted Ireland. By Plummer F. Jones.

The Society of Western Artists. By James Spencer Dickerson.

Shall the Chain-Gang Go? By Geo. Herbert Clarke.

The Rights of the Automobilst. By John Farson.

Why China Boycotts us. By Charles Chaille-Long.

WORLD'S WORK.

"Texas and the Texans" is the most important contribution to the March number of the *World's Work*. The article is by M. G. Cunniff and it is most elaborately illustrated. He shows how Texas is marching forward towards a great future. Another article of interest is that on "Capt. Baker and Jamaica," which shows how a Cape Cod fisherman has redeemed Jamaica from ruin by encouraging the export of fruit. Contents:

The Average Man and His Money.

Texas and the Texans. By M. G. Cunniff.

Captain Baker and Jamaica. By Eugene P. Lyle, jr.

The German Army. By William G. Fitz-Gerald.

Life Insurance Corruption V. By "Q. P."

The Growth of "Fletcherism." By Isaac F. Marcossou.

Growing Oranges in California. By Bertha M. Smith.

A Lesson for the Public Schools. By Adele Marie Shaw.

"Industrialized Politics." By A Student of New York Politics.

YOUNG MAN.

In its thirty-six pages the *Young Man* gives more good reading matter than many magazines three and four times its size. The March number is replete with good things. The editor himself, Rev. W. Kingscote Greenland (W. Scott-King) contributes the serial "God's Englishman." Among the articles in this issue are:

A Young Man's Point of View. By the Editor.

The Awakening of Labor. By Philip Snowden, M.P.

Self-Made Men in Parliament. By Arthur Porritt.

Ibsen's "Brand." By J. E. Rattenbury.

Are Working Men Irreligious? By Rev. Herbert M. Nield.

The Sermons of a Physician. No. 2. By George H. R. Dabbs.

The Politics of Jesus. By Rev. Mof-fat Logan.

YOUTH'S COMPANION.

March 1.—The special article in this number is "Our Foreign Policy," by Senator Henry Cabot Lodge of Massachusetts. A good boys' serial "Harry Harding's Last Year," by Arthur Stanwood Pier is in course of publication.

March 8.—"The Farm-Hand in England" is the title of an interesting sketch by Lady Henry Somerset. There is also a short paper telling "How to Identify the Sugar Maple."

March 15.—"The Prima Donna as a Business Woman" is discussed by Gustav Kobbe in this number. In addition to several stories, there is an instructive paper on "Learning the Trade of Baking."

The Busy Man's Book Shelf

Month Reviewed



RECENT FICTION.

"Madame, Will You Walk?" By Beth Ellis. Toronto: Wm. Briggs. Cloth, \$1.25.

A charming book, dainty in style, full of sprightly wit, and a keen appreciation of the social amenities of the time of Queen Anne. With facile pen the writer has depicted the stately dames, the gallant gentlemen and extravagant wits of the period in a series of pretty stories in which the same characters are made to appear in separate tableaux.

The Passenger from Calais. By Arthur Griffiths. Boston: L. C. Page & Co. Cloth, \$1.50.

This is an odd story of the chase for the heir of a British nobleman, here and there through Switzerland, France and Italy. Variety is added by the fact that the different characters are each called on to give their experiences from time to time. The chase is the result of a divorce case, the mother determining to keep her child. She is aided by a sister, who resembles her closely, and a British officer. On the other side are the husband and several detectives.

A Prince of Lovers. By Sir Wm. Magnay. Toronto: Poole Publishing Co. Cloth.

A rattling good story of the Zenda variety, with a beautiful princess, a

prince incognito, a plotting prime minister, secret meetings, assassinations, an elopement, a robber chieftain and all the other settings that go to make an absorbing romance. Withal the story is ably handled, not a scene is overdrawn or burlesque and the interest is kept up to the very end.

The Idlers. By Morley Roberts. Boston: L. C. Page & Co. Cloth, \$1.50.

In "The Idlers" Mr. Roberts presents a picture of modern high society life in London, with its gossips, its scandals and its evil influences. He plunges his hero—a fine looking but brainless young aristocrat—into this fast life, from which he finally emerges, suaged it is true, but none the less a sadder and a wiser man. The portrayal of the various characters in the book is admirable.

Strange Partners. By Gilbert Win-
tle. Toronto: Poole Publishing Co.,
Limited. Cloth, \$1.25.

A story of two burglars who engage in several ventures with an amount of ingenuity worthy of a better cause, and in every instance are successful. Contrary to wont they are not overtaken by retributive justice, but escape with their illgotten gains.

The Head of Gold. By Mark Ash-

ton. Poole Publishing Co., Limited. \$1.25.

A story of the Australian gold diggings. Rupert Layburne, through the commission of a crime, becomes possessor of a wonderful nugget. Though made rich his life proves a failure. His partner, Reginald Steele, after a varied career as digger, bush-ranger and London City magnate, is reclaimed through the devotion of his long-lost though ever-loyal wife, thus fulfilling a superstition connected with the famous nugget.

Barbara Winslow, Rebel. By Elizabeth Ellis. Toronto: The Musson Book Co., Limited. Cloth, \$1.50.

A tale of adventure founded upon incidents in the Monmouth Rebellion. The heroine, Barbara Winslow, is endowed with beauty and courage. A merry heart and a ready wit carry her safely through unlooked for misfortunes, while her womanly sympathy and tact bring comfort to many

who, like herself, suffered unjustly in those troublous times.

SITUATION WANTED.

WANTED a position of trust by a young active business man, a university graduate and Canadian Barrister at Law. Might be willing to invest a small sum in a good sound manufacturing concern to secure junior partnership. Best of references as to character can be furnished. M., care of The MacLean Publishing Co., Limited, 10 Front street east. Toronto.

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JOSEPH BUZAGLO,
Family Courier, Gibraltar

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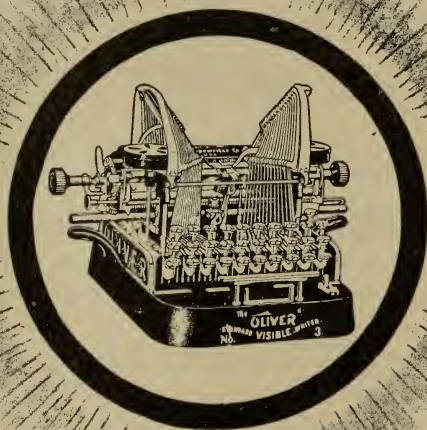
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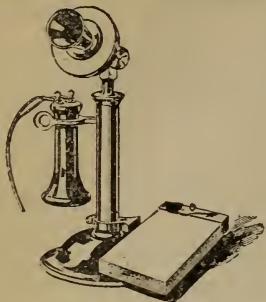
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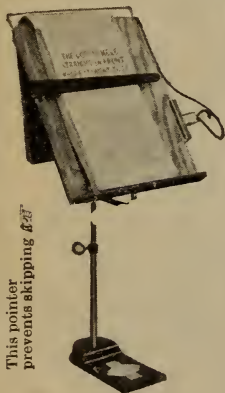
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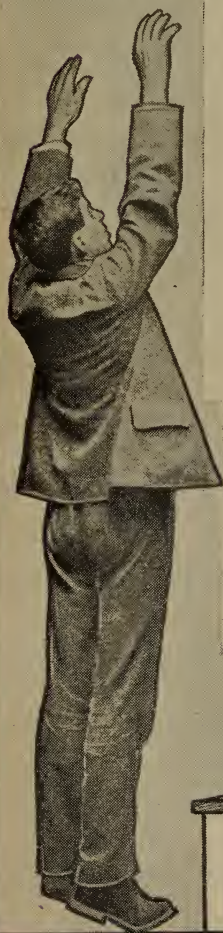
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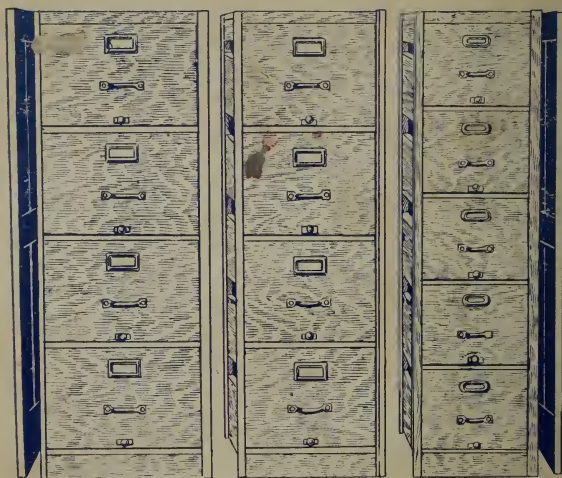
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